

Inventors search: Patent literature

Set Items Description  
S1 1 S AU=(HUNEAULT P? OR HUNEAULT, P? OR HUNEAULT(2N) PAUL)  
; show files

[File 350] **Derwent WPIX** 1963-2007/UD=200775

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*\*File 350: English-language translations of Chinese Utility Model registrations are available starting with update 200769.*

[File 347] **JAPIO** Dec 1976-2007/Jun(Updated 070926)

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[File 348] **EUROPEAN PATENTS** 1978-2007/ 200744

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*\*File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

[File 349] **PCT FULLTEXT** 1979-2007/UB=20071122UT=20071115

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*\*File 349: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

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1/5/1 (Item 1 from file: 350) [Links](#)

Derwent WPIX

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0014824183 *Drawing available*

WPI Acc no: 2005-171873/200518

XRPX Acc No: N2005-143443

Portfolio risk, safety and efficiency property evaluating method, involves determining solution to specified expression, and illustrating component of expression in form of topographical map on investment chart using benchmark

Patent Assignee: HUNEAULT P (HUNE-I)

Inventor: **HUNEAULT P**

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050033678	A1	20050210	US 2003633301	A	20030804	200518	B

Priority Applications (no., kind, date): US 2003633301 A 20030804

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes

US 20050033678	A1	EN	52	14	
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### Alerting Abstract US A1

**NOVELTY** - The method involves obtaining a bench, and fitting a stochastic investment class over a time frame. A mean return value and a standard deviation are found using the class. A portfolio is displayed using the value and deviation. A solution to a specified expression is found by an insurance determiner (314). A component of the expression is illustrated in the form of a topographical map on an investment chart using benchmark.

**DESCRIPTION** - An INDEPENDENT CLAIM is also included for a system for evaluating a risk, safety and efficiency property of a portfolio.

**USE** - Used for evaluating risk, safety and efficiency property of a portfolio.

**ADVANTAGE** - The method illustrates the component of the expression in the form of the topographical map on the investment chart using the benchmark, thus efficiently evaluating the portfolio terms of risk, safety and efficiency.

**DESCRIPTION OF DRAWINGS** - The drawing shows a block diagram of a system for evaluating risk, safety and efficiency property of a portfolio.

302 Class fitter

304 Parameter calculator

306 Plotter

308 Benchmark identifier

314 Insurance determiner

**Title Terms /Index Terms/Additional Words:** PORTFOLIO; RISK; SAFETY; EFFICIENCY; PROPERTIES; EVALUATE; METHOD; DETERMINE; SOLUTION; SPECIFIED; EXPRESS; ILLUSTRATE; COMPONENT; FORM; TOPOGRAPHICAL; MAP; INVESTMENT; CHART

### Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

US Classification, Issued: 705036000

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A2C; T01-J05A2F

Inventors search: non patent literature

Set	Items	Description
S1	3	S AU=(HUNEAULT P? OR HUNEAULT, P? OR HUNEAULT(2N)PAUL)
S2	2	RD (unique items)

; show files

[File 2] **INSPEC** 1898-2007/Nov W2

(c) 2007 Institution of Electrical Engineers. All rights reserved.

[File 35] **Dissertation Abs Online** 1861-2007/Jul

(c) 2007 ProQuest Info&Learning. All rights reserved.

[File 65] **Inside Conferences** 1993-2007/Nov 26

(c) 2007 BLDSC all rts. reserv. All rights reserved.

[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2007/Sep

(c) 2007 The HW Wilson Co. All rights reserved.

[File 474] **New York Times Abs** 1969-2007/Nov 24

(c) 2007 The New York Times. All rights reserved.

[File 475] **Wall Street Journal Abs** 1973-2007/Nov 24

(c) 2007 The New York Times. All rights reserved.

[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13

(c) 2002 The Gale Group. All rights reserved.

*\*File 583: This file is no longer updating as of 12-13-2002.*

[File 139] **EconLit** 1969-2007/Nov

(c) 2007 American Economic Association. All rights reserved.

[File 20] **Dialog Global Reporter** 1997-2007/Nov 26

(c) 2007 Dialog. All rights reserved.

[File 15] **ABI/Inform(R)** 1971-2007/Nov 26

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[File 610] **Business Wire** 1999-2007/Nov 26

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*\*File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 810] **Business Wire** 1986-1999/Feb 28

(c) 1999 Business Wire . All rights reserved.

[File 476] **Financial Times Fulltext** 1982-2007/Nov 25

(c) 2007 Financial Times Ltd. All rights reserved.

[File 613] **PR Newswire** 1999-2007/Nov 26

(c) 2007 PR Newswire Association Inc. All rights reserved.

*\*File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

**[File 813] PR Newswire 1987-1999** Apr 30

(c) 1999 PR Newswire Association Inc. All rights reserved.

**[File 634] San Jose Mercury** Jun 1985-2007 Nov 22

(c) 2007 San Jose Mercury News. All rights reserved.

**[File 624] McGraw-Hill Publications** 1985-2007 Nov 22

(c) 2007 McGraw-Hill Co. Inc. All rights reserved.

*\*File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

**[File 9] Business & Industry(R)** Jul/1994-2007 Nov 16

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**[File 275] Gale Group Computer DB(TM)** 1983-2007 Nov 20

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**[File 621] Gale Group New Prod.Annou.(R)** 1985-2007 Nov 16

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**[File 636] Gale Group Newsletter DB(TM)** 1987-2007 Nov 20

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**[File 16] Gale Group PROMT(R)** 1990-2007 Nov 21

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*\*File 16: Because of updating irregularities, the banner and the update (UD=) may vary.*

**[File 160] Gale Group PROMT(R)** 1972-1989

(c) 1999 The Gale Group. All rights reserved.

**[File 148] Gale Group Trade & Industry DB** 1976-2007 Nov 16

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*\*File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.*

**[File 256] TecInfoSource** 82-2007 Dec

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**[File 625] American Banker Publications** 1981-2007 Nov 20

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**[File 268] Banking Info Source** 1981-2007 Oct W4

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**[File 626] Bond Buyer Full Text** 1981-2007 Nov 20

(c) 2007 Bond Buyer. All rights reserved.

**[File 267] Finance & Banking Newsletters** 2007 Nov 12

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2/3,K/1 (Item 1 from file: 2) [Links](#)

INSPEC

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05221309 **INSPEC Abstract Number:** A9219-6220H-001

**Title:** Strain-hardening creep relaxation

**Author Huneault, P.A.**

**Author Affiliation:** Inst. for Res. in Constr., Nat. Res. Council Canada, Ottawa, Ont., Canada

**Journal:** Transactions of the ASME. Journal of Applied Mechanics vol.59, no.1 p. 217-19

**Publication Date:** March 1992 **Country of Publication:** USA

**CODEN:** JAMCAV **ISSN:** 0021-8936

**Language:** English

**Subfile:** A

**Author Huneault, P.A.**

2/3,K/2 (Item 1 from file: 65) [Links](#)

Inside Conferences

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01529639 **Inside Conference Item ID:** CN015186463

**The Construction of Electrical Substations in Discontinuous Permafrost Regions**

Huneault, P. A.; Ares, R.; Garneau, R. R.; Iordanescu, M.

**Conference:** Permafrost - International conference; 6th

PERMAFROST -PROCEEDINGS , 1993; VOL 1 P: 286-291

South China University of Technology Press, 1993

**ISBN:** 756230484X

**Language:** English **Document Type:** Conference Papers

**Sponsor:** Lanzhou Institute of Glaciology and Geocryology

Chinese Academy of Sciences

Chinese Society of Glaciology and Geocryology

**Location:** Beijing

**Date:** Jul 1993 ( 19930 ) ( 19930 )

**Note:**

See also 6426.685 vol 4 no 2 for selected papers **Huneault, P. A.; Ares, R.; Garneau, R. R.; Iordanescu, M.**

Subject Search: patent literature; abstracts/bibliography

Set	Items	Description
S1	561920	S ANNUIT??? OR BOND OR BONDS OR EQUITY()LINKED OR EQUITIES OR (FINANCIAL OR INVESTMENT) ()(VEHICLE OR VEHICLES OR PRODUCT OR PRODUCTS OR INSTRUMENT OR INSTRUMENTS) OR FUND OR FUNDS OR FUTURES OR INDIVIDUAL()RETIREMENT() (ACCOUNT OR ACCOUNTS) OR INVESTMENT OR INVESTMENTS OR PORTFOLIO? ? OR SECURITIES OR SHARE OR SHARES OR STOCK OR STOCKS OR (STOCK OR STOCKS OR BOND OR BONDS OR FINANCIAL OR INTERNATIONAL OR COMMODIT??? OR FUTURES OR MONEY OR SECURIT??? OR EQUITIES OR EQUITY) ()(MARKET OR MARKETS OR TRADE?? OR TRADING OR INVEST? OR EXCHANG?) OR VENTURE OR VENTURES
S2	8965	S S1(3N)(RISK? ? OR RISKINESS OR VOLATILE OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR DANGER OR DANGERS OR UNPREDICABILIT? OR LIABILITY OR LIABILITIES? OR SAFETY OR PROTECT??? OR SECURITY OR HAZARD OR RESTRAIN??? OR RETENTION OR SAFEGUARD OR GUARD OR EFFICIENCIES OR EFFICIENT OR EXPEDITIOUS OR EXPEDITE OR EFFICIENCE OR EFFICIENTLY OR EXPEDITIOUSLY OR PERFORMANCE? ? OR TIMESAVING? ? OR OPTIMI?)
S3	125	S S2(3N)((MULTIPLE OR LOGISTICAL OR TREE)(N)REGRESSION OR LOGARITHM?? OR (DISCRIMINATE OR STATISTICAL) ()(TECHNIQUE OR PROCEDURE OR ANALYSIS OR REPRESENTATION OR REPRESENTATIONS) OR LOGIC() (STRUCTURE OR STRUCTURES) OR MODEL??? OR MODELLING OR (TRANSACTION OR MULTIPLICATIVE) ()(DATA OR INFORMATION) OR LINEAR() (ALGORITHM OR ALGORITHMS) OR PLOT OR PLOTS OR PLOTT??? OR CHART??? OR EQUATION OR EQUATIONS OR MATHEMATICAL() (EXPRESSION OR EXPRESSIONS) OR CHI()SQUARE OR CHAID OR QUANTITATIVE()ANALYSIS OR DERIVATIVE()VALUATION OR (STOCHASTIC OR STATISTICAL OR RANDOM OR RANDOMI??? OR PROBABILISTIC) (2N) SAMPLING)
S4	9839	S MEAN()RETURN? ? OR STANDARD()DEVIATION? ?
S5	143809	S (BENCHMARK??? OR BENCH()MARK??? OR CRITERION OR CRITERIA OR MODEL??? OR MATRIX?? OR MATRICES OR STANDARD OR STANDARDS OR TOUCHSTONE OR TOUCHSTONES OR TOUCH() (STONE OR STONES) OR YARDSTICK OR YARDSTICKS OR YARD() (STICK OR STICKS) OR TEST OR TESTS OR REFERENCE OR REFERENCES OR INDICATOR OR INDICATORS OR INDEX?? OR INDICES OR RULESET OR RULESETS OR RULEBASE OR RULEBases OR RULE OR RULES) (3N) (PROFIT? OR PROCEEDS OR EARNINGS OR GAIN? ? OR INCOME OR YIELD? ? OR RETURN? ? OR ROI OR REVENUE OR LOSS? OR LOSE? ? OR LOSING OR SHORTFALL? ? OR SHORT()FALL? ? OR DEFICIENCY OR DEFICIT? OR SHORTAGE? ? OR RETURN? ? OR VALUE? ?)
S6	2	S S3(S)S4
S7	0	S S6 AND S5
S8	5	S S3 AND S4
S9	1	S S8 AND S5
S10	5599	S S1(2N)(RISK? ? OR RISKINESS OR LOSS?? OR SAFETY OR PROTECT??? OR SECURITY OR SAFEGUARD OR GUARD OR EFFICIENCIES OR EFFICIENT OR EFFICIENCE OR EFFICIENTLY)
S11	3	S S10(2N)((MULTIPLE OR LOGISTICAL OR TREE)(N)REGRESSION OR LOGARITHM?? OR (DISCRIMINATE OR STATISTICAL) ()(TECHNIQUE OR PROCEDURE OR ANALYSIS OR REPRESENTATION OR REPRESENTATIONS) OR LOGIC() (STRUCTURE OR STRUCTURES) OR LINEAR() (ALGORITHM OR ALGORITHMS) OR PLOT OR PLOTS OR PLOTT??? OR QUANTITATIVE()ANALYSIS OR DERIVATIVE()VALUATION OR (STOCHASTIC OR STATISTICAL OR RANDOM OR RANDOMI??? OR PROBABILISTIC) (2N) SAMPLING)
S12	0	S S11(2N)(BENCHMARK??? OR BENCH()MARK??? OR CRITERION OR CRITERIA OR MODEL??? OR MATRIX?? OR MATRICES OR STANDARD OR STANDARDS OR TOUCHSTONE OR TOUCHSTONES OR TOUCH() (STONE OR STONES) OR YARDSTICK OR YARDSTICKS OR YARD() (STICK OR STICKS) OR TEST OR TESTS OR REFERENCE OR REFERENCES OR INDICATOR OR INDICATORS OR INDEX?? OR INDICES OR RULESET OR RULESETS OR RULEBASE OR RULEBases OR RULE OR RULES) (3N) (PROFIT? OR PROCEEDS OR EARNINGS OR GAIN? ? OR INCOME OR YIELD? ? OR RETURN? ? OR ROI OR REVENUE OR LOSS? OR LOSE? ? OR LOSING OR SHORTFALL? ? OR SHORT()FALL? ? OR DEFICIENCY OR DEFICIT? OR SHORTAGE? ? OR RETURN? ? OR VALUE? ?)
S13	0	S S11 AND S5
S14	9540	S S1(5N)(RISK? ? OR RISKINESS OR LOSS?? OR SAFETY OR PROTECT??? OR SECURITY OR SAFEGUARD OR GUARD OR EFFICIENCIES OR EFFICIENT OR EFFICIENCE OR EFFICIENTLY)
S15	12	S S14(10N)((MULTIPLE OR LOGISTICAL OR TREE)(N)REGRESSION OR LOGARITHM?? OR (DISCRIMINATE OR STATISTICAL) ()(TECHNIQUE OR PROCEDURE OR ANALYSIS OR REPRESENTATION OR REPRESENTATIONS) OR LOGIC() (STRUCTURE OR STRUCTURES) OR LINEAR() (ALGORITHM OR ALGORITHMS) OR PLOT OR PLOTS OR PLOTT??? OR QUANTITATIVE()ANALYSIS OR DERIVATIVE()VALUATION OR (STOCHASTIC OR STATISTICAL OR RANDOM OR RANDOMI??? OR PROBABILISTIC) (2N) SAMPLING)
S16	2	S S15 AND (BENCHMARK??? OR BENCH()MARK??? OR CRITERION OR CRITERIA OR MODEL??? OR MATRIX?? OR MATRICES OR STANDARD OR STANDARDS OR TOUCHSTONE OR TOUCHSTONES OR

TOUCH() (STONE OR STONES) OR YARDSTICK OR YARDSTICKS OR YARD() (STICK OR STICKS) OR TEST OR TESTS OR REFERENCE OR REFERENCES OR INDICATOR OR INDICATORS OR INDEX?? OR INDICES OR RULESET OR RULESETS OR RULEBASE OR RULEBASES OR RULE OR RULES) (3N) (PROFIT? OR PROCEEDS OR EARNINGS OR GAIN? ? OR INCOME OR YIELD? ? OR RETURN? ? OR ROI OR REVENUE OR LOSS? OR LOSE? ? OR LOSING OR SHORTFALL? ? OR SHORT() FALL? ? OR DEFICIENCY OR DEFICIT? OR SHORTAGE? ? OR RETURN? ? OR VALUE? ?)  
; show files

[File 350] Derwent WPIX 1963-2007/UD=200776

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[File 347] JAPIO Dec 1976-2007/Jun(Updated 070926)

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9/5/1 (Item 1 from file: 350) Links

Derwent WPIX

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0010882115 Drawing available

WPI Acc no: 2001-502089/200155

XRPX Acc No: N2001-372364

**Computer based investment portfolio selection method involves determining set of corner portfolio by assuming one of the parameters calculated relative to selected set of assets, as random variable**

Patent Assignee: INVESTMENT STRATEGIES NETWORK (INVE-N)

Inventor: DRAGUN B C; GIANSANTE J E

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6275814	B1	20010814	US 1996757842	A	19961127	200155	B

Priority Applications (no., kind, date): US 1996757842 A 19961127

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 6275814	B1	EN	9	7	

Alerting Abstract US B1

NOVELTY - Parameters such as alpha value, standard deviation of alpha value, beta value, market return for a holding period, expected market return over the holding period and a covariance matrix are computed relative to selected set of assets. Based on one of the parameters being assumed as random variable, a set of corner portfolio is determined using frontier calculator.

DESCRIPTION - A market line is constructed based on the corner portfolio and risk free assets. By specifying the weight of assets in portfolios, the average efficient portfolio is identified. An INDEPENDENT CLAIM is also included for the system for providing real time interactive investment advice to user.

USE - For selecting investment portfolio with the aid of computer.

ADVANTAGE - As variable of the efficient frontier calculation is treated as a statistical random variable, the portfolios are modeled efficiently and the value of the calculated portfolios is enhanced greatly. A well diversified

efficient portfolio matching with user's desired risk level is produced.

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16/5/1 (Item 1 from file: 350) [Links](#)

Derwent WPIX

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0016699604 *Drawing available*

WPI Acc no: 2007-414685/200740

XRPX Acc No: N2007-311486

**Network-based loss severity assessing system for commercial loans, has server to record key account, risk attributes for loans and actual default and loss information for each borrower, where recorded values are compared**

Patent Assignee: GE CORP FINANCIAL SERVICES INC (GENE)

Inventor: COLE M K; KEYES T K; RUIA S

Patent Family ( 2 patents, 37 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 1760657	A2	20070307	EP 2006254624	A	20060905	200740	B
US 20070055595	A1	20070308	US 2005220011	A	20050906	200740	E

Priority Applications (no., kind, date): US 2005220011 A 20050906

Patent Details

Patent Number	Kind	Ln	Pgs	Draw	Filing Notes
EP 1760657	A2	EN	21	6	
Regional Designated States,Original	AL AT BA BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR YU				

#### Alerting Abstract EP A2

**NOVELTY** - The system has a server coupled to a client system and a centralized database. The server records a key account, risk attributes e.g. debt service coverage, liquidation coverage for loans issued by a lender and the actual default and loss information for each borrower. The server compares the recorded values over a preset period of time and selects a sample of loans to determine loss drivers based on the comparison. The server predicts expected and unexpected loss outcomes for another **portfolio** of loan using a **regression tree** based model that represents relation between the loss drivers.

**DESCRIPTION** - An INDEPENDENT CLAIM is also included for a computer for predicting expected and unexpected loss outcomes for a portfolio of loans issued by a lender.

**USE** - Used for predicting expected and unexpected loss outcome for a portfolio of loans e.g. commercial loans issued by a lender to borrowers (claimed) to assess loss severity.

**ADVANTAGE** - The system enables a lender engaged in the business of issuing commercial loans to borrowers to analyze historical commercial loan performance data captured in the database, thus utilizing the data for business management, pricing, acquisitions, account management and portfolio management. The system utilizes regression-tree models to identify loan segments of differentiated loss characteristics and loss severity, and predict or forecast loss amounts for non-defaulted accounts. The system enables the user such as a commercial lender, to

predict a portfolio's risk, thus permitting the lender to lever up the proportion of debt to equity capital.

16/5/2 (Item 2 from file: 350) [Links](#)

Derwent WPIX

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0013279579 *Drawing available*

WPI Acc no: 2003-365899/200335

XRPX Acc No: N2003-292223

**Risk management method for portfolio, involves determining logarithmic transformation of exponential function representing characteristic value plot produced by plotting characteristic value of data correlated matrix**

Patent Assignee: ASAHI LIFE ASSET MANAGEMENT KK (ASAHI-N)

Inventor: NISHIYAMA N

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2002183429	A	20020628	JP 2000382856	A	20001215	200335	B

Priority Applications (no., kind, date): JP 2000382856 A 20001215

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 2002183429	A	JA	13	1	

**Alerting Abstract JP A**

**NOVELTY** - A characteristic value of a data correlative matrix is determined based on data of previously designated brands constituting the portfolio. A characteristic value plot produced by plotting the characteristic value, is represented by an exponential function. The **portfolio risk** is determined based on the function power distribution which is obtained from logarithmic transformation of the exponential function.

**USE** - For portfolio risk management.

**ADVANTAGE** - Enables portfolio risk management while distinguishing abnormal case from normal case.

Subject Search: patent literature; full text

Set	Items	Description
S1	486818	S ANNUIT??? OR BOND OR BONDS OR EQUITY()LINKED OR EQUITIES OR (FINANCIAL OR INVESTMENT) ()(VEHICLE OR VEHICLES OR PRODUCT OR PRODUCTS OR INSTRUMENT OR INSTRUMENTS) OR FUND OR FUNDS OR FUTURES OR INDIVIDUAL()RETIREMENT() (ACCOUNT OR ACCOUNTS) OR INVESTMENT OR INVESTMENTS OR PORTFOLIO? ? OR SECURITIES OR SHARE OR SHARES OR STOCK OR STOCKS OR (STOCK OR STOCKS OR BOND OR BONDS OR FINANCIAL OR INTERNATIONAL OR COMMODIT??? OR FUTURES OR MONEY OR SECURIT??? OR EQUITIES OR EQUITY) ()(MARKET OR MARKETS OR TRADE?? OR TRADING OR INVEST? OR EXCHANG?) OR VENTURE OR VENTURES
S2	11529	S S1(3N) (RISK? ? OR RISKINESS OR VOLATILE OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR DANGER OR DANGERS OR UNPREDICABILIT? OR LIABILITY OR LIABILITIES? OR SAFETY OR PROTECT??? OR SECURITY OR HAZARD OR RESTRAIN??? OR RETENTION OR SAFEGUARD OR GUARD OR EFFICIENCIES OR EFFICIENT OR EXPEDITIOUS OR EXPEDITE OR EFFICIENCE OR EFFICIENTLY OR EXPEDITIOUSLY OR PERFORMANCE? ? OR TIMESAVING? ? OR OPTIMI?)
S3	222	S S2(3N) ((MULTIPLE OR LOGISTICAL OR TREE) (N)REGRESSION OR LOGARITHM?? OR (DISCRIMINATE OR STATISTICAL) ()(TECHNIQUE OR PROCEDURE OR ANALYSIS OR REPRESENTATION OR REPRESENTATIONS) OR LOGIC() (STRUCTURE OR STRUCTURES) OR MODEL??? OR MODELLING OR (TRANSACTION OR MULTIPLICATIVE) ()(DATA OR INFORMATION) OR LINEAR() (ALGORITHM OR ALGORITHMS) OR PLOT OR PLOTS OR PLOTT??? OR CHART??? OR EQUATION OR EQUATIONS OR MATHEMATICAL() (EXPRESSION OR EXPRESSIONS) OR CHI()SQUARE OR CHAID OR QUANTITATIVE()ANALYSIS OR DERIVATIVE()VALUATION OR (STOCHASTIC OR STATISTICAL OR RANDOM OR RANDOMI??? OR PROBABILISTIC) (2N) SAMPLING)
S4	44117	S MEAN()RETURN? ? OR STANDARD()DEVIATION? ?
S5	167947	S (BENCHMARK??? OR BENCH()MARK??? OR CRITERION OR CRITERIA OR MODEL??? OR MATRIX?? OR MATRICES OR STANDARD OR STANDARDS OR TOUCHSTONE OR TOUCHSTONES OR TOUCH() (STONE OR STONES) OR YARDSTICK OR YARDSTICKS OR YARD() (STICK OR STICKS) OR TEST OR TESTS OR REFERENCE OR REFERENCES OR INDICATOR OR INDICATORS OR INDEX?? OR INDICES OR RULESET OR RULESETS OR RULEBASE OR RULEBASES OR RULE OR RULES) (3N) (PROFIT? OR PROCEEDS OR EARNINGS OR GAIN? ? OR INCOME OR YIELD? ? OR RETURN? ? OR ROI OR REVENUE OR LOSS? OR LOSE? ? OR LOSING OR SHORTFALL? ? OR SHORT()FALL? ? OR DEFICIENCY OR DEFICIT? OR SHORTAGE? ? OR RETURN? ? OR VALUE? ?)
S6	10	S S3(S)S4
S7	9	S S6 AND S5
S8	7	S S7 AND IC=G06F-017/60
S9	7	IDPAT (sorted in duplicate/non-duplicate order)
S10	7	IDPAT (primary/non-duplicate records only)
S11	6616	S S1(2N) (RISK? ? OR RISKINESS OR LOSS?? OR SAFETY OR PROTECT??? OR SECURITY OR SAFEGUARD OR GUARD OR EFFICIENCIES OR EFFICIENT OR EFFICIENCE OR EFFICIENTLY)
S12	10	S S11(5N) ((MULTIPLE OR LOGISTICAL OR TREE) (N)REGRESSION OR LOGARITHM?? OR (DISCRIMINATE OR STATISTICAL) ()(TECHNIQUE OR PROCEDURE OR ANALYSIS OR REPRESENTATION OR REPRESENTATIONS) OR LOGIC() (STRUCTURE OR STRUCTURES) OR LINEAR() (ALGORITHM OR ALGORITHMS) OR PLOT OR PLOTS OR PLOTT??? OR QUANTITATIVE()ANALYSIS OR DERIVATIVE()VALUATION OR (STOCHASTIC OR STATISTICAL OR RANDOM OR RANDOMI??? OR PROBABILISTIC) (2N) SAMPLING)
S13	0	S S12 (S) (BENCHMARK??? OR BENCH()MARK??? OR CRITERION OR CRITERIA OR MODEL??? OR MATRIX?? OR MATRICES OR STANDARD OR STANDARDS OR TOUCHSTONE OR TOUCHSTONES OR TOUCH() (STONE OR STONES) OR YARDSTICK OR YARDSTICKS OR YARD() (STICK OR STICKS) OR TEST OR TESTS OR REFERENCE OR REFERENCES OR INDICATOR OR INDICATORS OR INDEX?? OR INDICES OR RULESET OR RULESETS OR RULEBASE OR RULEBASES OR RULE OR RULES) (3N) (PROFIT? OR PROCEEDS OR EARNINGS OR GAIN? ? OR INCOME OR YIELD? ? OR RETURN? ? OR ROI OR REVENUE OR LOSS? OR LOSE? ? OR LOSING OR SHORTFALL? ? OR SHORT()FALL? ? OR DEFICIENCY OR DEFICIT? OR SHORTAGE? ? OR RETURN? ? OR VALUE? ?)
S14	5	S S12 AND S5
S15	4	S S14 AND IC=G06F-017/60
S16	4	IDPAT (sorted in duplicate/non-duplicate order)
S17	4	IDPAT (primary/non-duplicate records only)

; show files

[File 348] EUROPEAN PATENTS 1978-2007/ 200744

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\*File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP

NEWSIPCR.

[File 349] PCT FULLTEXT 1979-2007/UB=20071122UT=20071115

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10/5/1 (Item 1 from file: 349) [Links](#)

PCT FULLTEXT

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01181181

## IDENTIFYING VIOLATIVE BEHAVIOR IN A MARKET

IDENTIFICATION DES COMPORTEMENTS PROBABLES DE VIOLATION DES REGLES DANS UN MARCHE

### Patent Applicant/Patent Assignee:

- **NATIONAL ASSOCIATION OF SECURITIES DEALERS**; 1735 K Street, N.W., Washington, DC 20006  
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(For all designated states except: US)
- **KIRKLAND Dale**; 2904 Egret Court, North Port, FL 34287  
US; US(Residence); US(Nationality)  
(Designated only for: US)
- et.al.
- 

### Patent Applicant/Inventor:

- **KIRKLAND Dale**  
2904 Egret Court, North Port, FL 34287; US; US(Residence); US(Nationality); (Designated only for: US)
- et.al.

	Country	Number	Kind	Date
Patent	WO	2004102350	A2-A3	20041125
Application	WO	2004US14773		20040512
Priorities	US	2003469842		20030513

### English Abstract:

Systems and methods consistent with the invention for monitoring a market for a predetermined behavior by a market participant (a) receive textual information from a source (51), (b) extract targeted information from the received information, storing the extracted information in an organized form in a database (110), (c) compute summary and profile information describing the activity on an issue in the market (220 & 210), storing the summary and profile information in the database (220 & 110), (d) solve a selected equation using targeted information stored in the database relating to the market participant to produce a solution representing a probability that the predetermined behavior has occurred (310), and (e) adjusting the probability that the behavior has occurred based on the application of one or more expert rules (600) to the targeted information.

10/5/2 (Item 2 from file: 349) [Links](#)

PCT FULLTEXT

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01161985

**METHOD FOR MAINTAINING AN ABSOLUTE RISK LEVEL FOR AN INVESTMENT PORTFOLIO**  
**PROCEDE PERMETTANT DE CONSERVER UN NIVEAU DE RISQUE ABSOLU POUR UN PORTEFEUILLE**  
**DE TITRES**

**Patent Applicant/Inventor:**

• **TREYNOR Jack Lawrence**

504 Via Almar, Palos Verdes Estates, CA 90274; US; US(Residence); US(Nationality);

	Country	Number	Kind	Date
Patent	WO	200484021	A2-A3	20040930
Application	WO	2004US7532		20040311
Priorities	US	2003389667		20030314
	US	2003470274		20030514
	US	2003471468		20030516

**English Abstract:**

The present invention provides for maintaining an absolute risk level for an investment portfolio while minimizing trading necessary to do so. Fig. 1 is a networked computer system [100] that can be used to practice some embodiments of the invention. The system includes one or more networks [102], one or more investor computers [104], one or more broker computers [106], one or more market information databases, and one or more trading utilities. A portfolio of long and short position assets can be obtained that is approximately logarithmic, in the sense that the value of the portfolio varies in constant proportion to a fractional change in a level of a market. When the market level changes by a specified degree, asset holdings can be adjusted as necessary to the maintain the portfolio as being approximately logarithmic, and total holdings can be adjusted as necessary to maintain a specified level of risk.

10/5/3 (Item 3 from file: 349) [Links](#)

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01153097

**INVESTMENT PORTFOLIO OPTIMIZATION SYSTEM, METHOD AND COMPUTER PROGRAM**  
**PRODUCT**

**SYSTEME D'OPTIMISATION DE PORTEFEUILLE DE TITRES, PROCEDE ET PRODUIT DE PROGRAMME**  
**INFORMATIQUE**

**Patent Applicant/Patent Assignee:**

- **ITG SOFTWARE SOLUTIONS INC**; 400 Corporate Pointe, 6th Floor, Culver City, CA 90230  
US; US(Residence); US(Nationality)  
(For all designated states except: US)
- **ZOSIN Leonid Alexander**; 4909 Stearns Hill Road, Waltham, MA 02451

US; US(Residence); IL(Nationality)  
(Designated only for: US)

- **MADHAVAN Ananth**; 45 W. 60, Apt. 30A, New York, NY 10023  
US; US(Residence); US(Nationality)  
(Designated only for: US)

**Patent Applicant/Inventor:**

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- **MADHAVAN Ananth**  
45 W. 60, Apt. 30A, New York, NY 10023; US; US(Residence); US(Nationality); (Designated only for: US)

	Country	Number	Kind	Date
Patent	WO	200475020	A2-A3	20040902
Application	WO	2004US4717		20040219
Priorities	US	2003448147		20030220
	US	2003640630		20030814

**English Abstract:**

The preferred embodiments provide improved systems, methods and products for the optimization of a portfolio and/or multi-portfolios of assets, such as stocks. In some preferred embodiments, new methodology can be employed wherein a confidence region for a mean-varience efficiency set is utilized. In some preferred embodiments, new methodology can be employed for improved computation of a reward-to-variability ratio or Sharpe Ratio. In some preferred embodiments, new methodology can be employed for multiportfolio optimization. In some preferred embodiments, a portfolio optimization engine or module can be adapted to implement one or more of these new methodologies, along with any other desired methodologies.

10/5/4 (Item 4 from file: 349) [Links](#)

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01077297

**SYSTEM AND METHOD FOR ESTIMATING AND OPTIMIZING TRANSACTION COSTS**  
**SYSTEME ET PROCEDE D'ESTIMATION ET D'OPTIMISATION DES COUTS D'UNE TRANSACTION**

**Patent Applicant/Patent Assignee:**

**ITG SOFTWARE SOLUTIONS INC**; 400 Corporate Pointe, 6th Floor, Culver City, CA 90230  
US; US(Residence); US(Nationality)

	Country	Number	Kind	Date
Patent	WO	2003107122	A2-A3	20031224
Application	WO	2003US18500		20030612
Priorities	US	2002166719		20020612

**English Abstract:**

A method and system for forecasting the transaction cost of a portfolio trade execution that may be applied to any given trade strategy or an optimal trade strategy that minimizes transaction costs. In preferred embodiments, a server (10) comprises one or more computers (1) that act as an automated forecaster whereby it accepts user-defined input variables from customers (12) and generates a transaction cost estimation report based on those variables. The server is programmed with specific transaction cost estimation and optimization algorithms (150) that model the transaction costs of a specific trade execution based on the user's trading profile and market variables.

10/5/5 (Item 5 from file: 349) [Links](#)

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01056423

**DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE THEREFOR**

PRODUITS DERIVES PRESENTANT DES RENDEMENTS AJUSTABLES BASES SUR LA DEMANDE ET ECHANGES COMMERCIAUX ASSOCIES

**Patent Applicant/Patent Assignee:**

- **LONGITUDE INC**; 650 Fifth Avenue, New York, NY 10019  
US; US(Residence); US(Nationality)

	Country	Number	Kind	Date
Patent	WO	200385491	A2-A3	20031016
Application	WO	2003US7990		20030313
Priorities	US	2002115505		20020402

**English Abstract:**

A system and method for replicating derivatives strategies and for trading derivatives strategies in a demandbased trading market is provided. The system and method include a plurality of client devices (160) to (200) for establishing communications to a central controller (100). The central controller (100) includes an application server (210) responsible for processing requests for services and for routing the requests for services to other software and hardware components within central controller (100). An object request broker (ORB) (230) functions for receiving, aggregating and marshalling service requests from the software application server (210). A transaction server (240) functions for updating investor account and for processing requests from the ORB (230). The system further includes storage (260) for storing trader's accounts (261), market returns (262), market data (263), event data (264), risks (265), trade blotter (266) and contingent claims terms and conditions (267). All market data are received from market data feed (270).

10/5/6 (Item 6 from file: 349) [Links](#)

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00994559

**DIGITAL OPTIONS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE THEREFOR**

OPTIONS NUMERIQUES A RETOURS AJUSTABLES BASEES SUR LA DEMANDE ET BOURSE D'ECHANGES COMMERCIAUX AFFERENTE

Patent Applicant/Patent Assignee:

- **LONGITUDE INC**; 650 Fifth Avenue, New York, NY 10019  
US; US(Residence); US(Nationality)

	Country	Number	Kind	Date
Patent	WO	200323575	A2-A3	20030320
Application	WO	2002US30309		20020909
Priorities	US	2001950498		20010910

**English Abstract:**

Methods and systems for conducting demand-based trading are described. In one embodiment, states are established, each state corresponding to at least one possible outcome of an event (264) of economic significance. An investment amount may be determined as a function of a selected outcome, a desired payout (266), and a total amount invested in the states (264). In another embodiment, an investment amount may be determined as a function of parameters of a financial product. In another embodiment, a payout may be determined as a function of an investment amount, a selected outcome, a total amount invested in the states, and an identification of a state corresponding to an observed outcome (263) of the event.

10/5/7 (Item 7 from file: 349) [Links](#)

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00552852

**ENHANCING UTILITY AND DIVERSIFYING MODEL RISK IN A PORTFOLIO OPTIMIZATION FRAMEWORK**

AMELIORATION DE L'UTILITE ET DIVERSIFICATION DES RISQUES DE MODELES DANS UNE STRUCTURE D'OPTIMISATION DE PORTEFEUILLE

Patent Applicant/Patent Assignee:

**FINANCIAL ENGINES INC;**

**SCOTT Jason S;**

**JONES Christopher L;**

**SHEARER James W;**

**WATSON John G;**

**English Abstract:**

A portfolio optimization process that diversifies model risk by favoring a more diversified portfolio over other portfolios with similar characteristics is provided. According to one aspect of the present invention, a more diverse portfolio may be selected over an initial portfolio in order to diversify model risk with reference to a predetermined

diversity budget, defined in terms of expected return, risk, and/or utility. An initial portfolio of financial products is determined from an available set of financial products. One or more dimensions of an error space are searched for an alternate portfolio that is more diverse than the initial portfolio. A cost associated with the alternate portfolio is then calculated by comparing the difference between a characteristic of the initial portfolio and a corresponding characteristic of the alternate portfolio. Finally, the alternate portfolio is selected as the recommended portfolio if the cost is less than or equal to the predetermined diversity budget. According to another aspect of the present invention an intelligent search is performed for a diverse portfolio that meets a predetermined diversity budget. An initial portfolio is determined based upon an available set of financial products. The cost associated with more diversified portfolios compared to the initial portfolio is considered and one of the more diversified portfolios is selected that has an associated cost that is less than or equal to the predetermined diversity budget.

+++++

17/5/1 (Item 1 from file: 349) Links

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01192372

## **IMPROVED RESOURCE ALLOCATION TECHNIQUE**

TECHNIQUE AMELIOREE D'ALLOCATION DE RESSOURCES

Patent Applicant/Patent Assignee:

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US; US(Residence); US(Nationality)  
(For all designated states except: US)
- **et.al.**
- 

Patent Applicant/Inventor:

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- **KULKARNI Ashish**  
100 Memorial Drive, #11-1C, Cambridge, MA 02142; US; US(Residence); US(Nationality); (Designated only for: US)
- **KACHANI Soulaymane**  
S.W. Mudd Building, Room 334, New York, NY 10027; US; US(Residence); US(Nationality); (Designated only for: US)

	Country	Number	Kind	Date
Patent	WO	2004114095	A2-A3	20041229
Application	WO	2004US19860		20040618
Priorities	US	2003480097		20030620

### **English Abstract:**

An improved resource allocation system comprising a reliability decision engine (323), which allocates the portfolio's assets as required for the desired reliability portfolio. The reliability decision engine including two

reliability decision engines, a basic reliability decision engine (325) and a robust reliability decision engine (327). The use of robust optimization makes it possible to determine the sensitivity of the optimized portfolio. Scenarios can be specified directly by the user or automatically generated by the system in response to a selection by the user. Inputs (329, 331) are applied to basic the basic reliability decision engine (325) and inputs (311) are applied to robust reliability decision engine (327).

17/5/2 (Item 2 from file: 349) [Links](#)

PCT FULLTEXT

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01161985

**METHOD FOR MAINTAINING AN ABSOLUTE RISK LEVEL FOR AN INVESTMENT PORTFOLIO**  
**PROCEDE PERMETTANT DE CONSERVER UN NIVEAU DE RISQUE ABSOLU POUR UN PORTEFEUILLE**  
**DE TITRES**

**Patent Applicant/Inventor:**

• **TREYNOR Jack Lawrence**

504 Via Almar, Palos Verdes Estates, CA 90274; US; US(Residence); US(Nationality);

	Country	Number	Kind	Date
Patent	WO	200484021	A2-A3	20040930
Application	WO	2004US7532		20040311
Priorities	US	2003389667		20030314
	US	2003470274		20030514
	US	2003471468		20030516

**English Abstract:**

The present invention provides for maintaining an absolute risk level for an investment portfolio while minimizing trading necessary to do so. Fig. 1 is a networked computer system [100] that can be used to practice some embodiments of the invention. The system includes one or more networks [102], one or more investor computers [104], one or more broker computers [106], one or more market information databases, and one or more trading utilities. A portfolio of long and short position assets can be obtained that is approximately logarithmic, in the sense that the value of the portfolio varies in constant proportion to a fractional change in a level of a market. When the market level changes by a specified degree, asset holdings can be adjusted as necessary to the maintain the portfolio as being approximately logarithmic, and total holdings can be adjusted as necessary to maintain a specified level of risk.

17/5/3 (Item 3 from file: 349) [Links](#)

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01118526

**PORTFOLIO REBALANCING BY MEANS OF RESAMPLED EFFICIENT FRONTIERS**  
**REEQUILIBRAGE DE PORTEFEUILLE AU MOYEN DE FRONTIERES EFFICACES**  
**REECHANTILLONNEES**

**Patent Applicant/Patent Assignee:**

- **MICHAUD PARTNERS LLP**; 85 Brainerd Road, TH#8, Boston, MA 02134  
US; US(Residence); US(Nationality)

	Country	Number	Kind	Date
Patent	WO	200440411	A2-A3	20040513
Application	WO	2003US33626		20031023
Priorities	US	2002280384		20021025

**English Abstract:**

A computer-implemented method for evaluating statistical congruence of an existing or putative portfolio with a target portfolio, both the current and the target portfolio having a plurality of assets (Figure 3A). A mean-variance efficient portfolio is computed for a plurality of simulations of input data statistically consistent with an expected **return** and expected **standard deviation of return**, and each such portfolio is associated, by means of an index, with a specified portfolio on the mean variance efficient frontier (Figure 3A). The number of simulations (Figure 3A) and the number of simulations periods is specified on the basis of a specified information correlation value. A statistical mean of the index-associated mean-variance efficient portfolios is used for evaluating a portfolio, in accordance with a specified balancing test, for statistical consistency with a specified risk objective and, additionally, for defining investment-relevant allocation ranges of portfolio- weights.

17/5/4 (Item 4 from file: 349) [Links](#)

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01028441

**METHOD FOR SELECTING INVESTMENTS IN BOOK-VALUED COLLECTIVE INVESTMENT FUNDS**

PROCEDE DE SELECTION DE PLACEMENTS DANS DES FONDS DE PLACEMENTS COLLECTIFS A VALEUR COMPTABLE

**Patent Applicant/Patent Assignee:**

- **WATER STREET ADVISERS INC**; 1 North Lake Drive, Barrington, RI 02806  
US; US(Residence); US(Nationality)

	Country	Number	Kind	Date
Patent	WO	200358384	A2-A3	20030717
Application	WO	2002US40269		20021217
Priorities	US	2001342825		20011228
	US	200279022		20020220

**English Abstract:**

A process for selecting investments from a population of book-valued collective funds uses a determination of the past average investment performance of funds within an asset class. Past performance is measured in a

"means-variance" analysis. The selection process determines variances from a theoretical population distribution that is uniformly random with a normal distribution around the measured past performance averages for the asset class. Investment return is calculated as the average of past periodic returns. Investment risk can be the variance of those past returns around their average, or the covariance of those past returns with those of a benchmark that can be the population average of past periodic returns or past periodic returns of an associated market index. Variances are identified preferably by dividing or scaling the performance distribution into four twenty-five areas of what should be equal-sized fund populations assuming a normal distribution of risk and return about the center of each for the asset class population. The actual population in each equal area is measured, and these measurements are ranked. Investment selection is for those funds found in areas having a high ranking. The selection is improved eliminating from the selected funds the smallest funds in the population. The selected group exhibits a performance significantly stronger than the "asset class" average performance for at least thirty-six months.

Subject search: non patent literature; abstracts/bibliographic

Set	Items	Description
S1	1869787	S ANNUIT??? OR BOND OR BONDS OR EQUITY()LINKED OR EQUITIES OR (FINANCIAL OR INVESTMENT) ()(VEHICLE OR VEHICLES OR PRODUCT OR PRODUCTS OR INSTRUMENT OR INSTRUMENTS) OR FUND OR FUNDS OR FUTURES OR INDIVIDUAL()RETIREMENT()(ACCOUNT OR ACCOUNTS) OR INVESTMENT OR INVESTMENTS OR PORTFOLIO? ? OR SECURITIES OR SHARE OR SHARES OR STOCK OR STOCKS OR (STOCK OR STOCKS OR BOND OR BONDS OR FINANCIAL OR INTERNATIONAL OR COMMODIT??? OR FUTURES OR MONEY OR SECURIT??? OR EQUITIES OR EQUITY) ()(MARKET OR MARKETS OR TRADE?? OR TRADING OR INVEST? OR EXCHANG?) OR VENTURE OR VENTURES
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S8	11	S S7 NOT PY>2003
S9	10	RD (unique items)
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S11	93	S S10(10N)S4
S12	24	S S11(10N)((MULTIPLE OR LOGISTICAL OR TREE)(N)REGRESSION OR LOGARITHM?? OR (DISCRIMINATE OR STATISTICAL) ()(TECHNIQUE OR PROCEDURE OR ANALYSIS OR REPRESENTATION OR REPRESENTATIONS) OR LOGIC() (STRUCTURE OR STRUCTURES) OR MODEL??? OR MODELLING OR (TRANSACTION OR MULTIPLICATIVE) ()(DATA OR INFORMATION) OR LINEAR() (ALGORITHM OR ALGORITHMS) OR PLOT OR PLOTS OR PLOTT??? OR CHART??? OR EQUATION OR EQUATIONS OR MATHEMATICAL() (EXPRESSION OR EXPRESSIONS) OR CHI()SQUARE OR CHAID OR QUANTITATIVE()ANALYSIS OR DERIVATIVE()VALUATION OR (STOCHASTIC OR STATISTICAL OR RANDOM OR RANDOMI??? OR PROBABILISTIC) (2N) SAMPLING)
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S14	15	S S13 NOT S9
S15	15	RD (unique items)

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[File 35] Dissertation Abs Online 1861-2007/Jul

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[File 65] Inside Conferences 1993-2007/Nov 26

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[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2007/Sep  
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[File 474] **New York Times Abs** 1969-2007/Nov 24  
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[File 475] **Wall Street Journal Abs** 1973-2007/Nov 24  
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[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13  
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*\*File 583: This file is no longer updating as of 12-13-2002.*

[File 139] **EconLit** 1969-2007/Nov  
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9/3,K/1 (Item 1 from file: 2) [Links](#)

INSPEC

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08651748 **INSPEC Abstract Number:** C2003-07-1290D-030

**Title:** Optimal strategies for risk-sensitive portfolio optimization problems for general factor models

**Author:** Nagai, H.

**Author Affiliation:** Dept. of Math. Sci., Osaka Univ., Toyonaka, Japan

**Journal:** SIAM Journal on Control and Optimization vol.41, no.6 p. 1779-800

**Publication URL:** <http://www.siam.org/journals/sicon/sicon.htm>

**Publisher:** SIAM ,

**Publication Date:** 2002 **Country of Publication:** USA

**CODEN:** SJCODC **ISSN:** 0363-0129

**SICI:** 0363-0129(2002)41:6L.1779:OSRS;1-C

**Material Identity Number:** S219-2003-003

**U.S. Copyright Clearance Center Code:** 0363-0129/02/\$2.00+0.15

**Language:** English

**Subfile:** C

Copyright 2003, IEE

**Abstract:** ...strategies for risk-sensitive portfolio optimization problems on an infinite time horizon for general factor models, where the **mean returns** and the volatilities of individual securities or asset categories are explicitly affected by economic factors. The factors are assumed to be general diffusion processes. In studying the ergodic type Bellman equations of the **risk-sensitive portfolio optimization** problems, we introduce some auxiliary classical stochastic control problems with the same Bellman equations as...

**Identifiers:** ...mean returns;

9/3,K/2 (Item 2 from file: 2) [Links](#)

INSPEC

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08534581 **INSPEC Abstract Number:** C2003-03-1290D-088

**Title:** Optimal strategies for ergodic control problems arising from portfolio optimization

**Author** Nagai, H.

**Author Affiliation:** Dept. of Math. Sci., Osaka Univ., Toyonaka, Japan

**Conference Title:** Stochastic Theory and Control. Proceedings of a Workshop (Lecture Notes in Control and Information Sciences Vol.280) p. 353-68

**Editor(s):** Pasik-Duncan, B.

**Publisher:** Springer-Verlag , Berlin, Germany

**Publication Date:** 2002 **Country of Publication:** Germany xviii+564 pp.

**ISBN:** 3 540 43777 0 **Material Identity Number:** XX-2002-02450

**Conference Title:** Stochastic Theory and Control. Proceedings of a Workshop

**Conference Date:** 18-20 Oct. 2001 **Conference Location:** Lawrence, KS, USA

**Language:** English

**Subfile:** C

Copyright 2003, IEE

**Abstract:** ...strategies for risk-sensitive portfolio optimization problems on an infinite time horizon for general factor **models**, where the **mean returns** and the volatilities of individual securities or asset categories are explicitly affected by economic factors. The factors are assumed to be general diffusion processes. In studying the ergodic type **Bellman equations** of the **risk-sensitive portfolio optimization** problems we introduce some auxiliary classical stochastic control problems with the same Bellman equations as...

**Identifiers:** ...mean returns;

9/3,K/3 (Item 3 from file: 2) [Links](#)

INSPEC

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08197822 **INSPEC Abstract Number:** C2002-04-1290D-006

**Title:** Loan portfolio diversification

**Author** Barle, J.

**Conference Title:** SOR'01 Proceedings. 6th International Symposium on Operational Research in Slovenia p. 245-50

**Editor(s):** Lenart, L.; Zadnik Stirn, L.; Drobne, S.

**Publisher:** Slovenian Soc. INFORMATIKA , Ljubljana, Slovenia

**Publication Date:** 2001 **Country of Publication:** Slovenia 404 pp.

**ISBN:** 961 6165 12 7 **Material Identity Number:** XX-2002-00014

**Conference Title:** SOR'01 Proceedings. 6th International Symposium on Operational Research in Slovenia

**Conference Date:** 26-28 Sept. 2001 **Conference Location:** Preddvor, Slovenia

**Language:** English

**Subfile:** C

Copyright 2002, IEE

**Abstract:** The basic idea of the Markowitz theory of **portfolio** diversification is that **risk** can be **modelled** as **standard deviation** of asset **returns**. This enables optimisation of portfolio risk for a given level of expected return. The most...

9/3,K/4 (Item 1 from file: 35) [Links](#)

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01533751 ORDER NO: AAD97-09924

**AN EMPIRICAL EVALUATION OF BOOK TO MARKET AND SIZE EFFECTS IN EQUITY RETURNS  
(STOCK PRICES, BOOK VALUE, MARKET VALUE, RISK)**

**Author:** DE SILVA, HARINDRA

**Degree:** PH.D.

**Year:** 1996

**Corporate Source/Institution:** UNIVERSITY OF CALIFORNIA, IRVINE ( 0030 )

**Source:** Volume 5710A of Dissertations Abstracts International.

**PAGE** 4476 . 122 **PAGES**

...market value (B/M) and market capitalization to explain the cross section of common stock **returns** is examined. Empirical **tests** are conducted to attempt to distinguish between competing theories which purport to explain the documented... ...high B/M firms have lower risk when risk is measured using a multi-factor **model** of stock **returns**, cross sectional **volatility** measures, or implied **standard deviation** estimates. Consistent with prior studies, smaller firms are found to have higher risk by these...

9/3,K/5 (Item 2 from file: 35) [Links](#)

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01489298 ORDER NO: AADAA-I9621347

**WHY WEREN'T THERE MORE S&L FAILURES? (DEPOSIT INSURANCE, FRANCHISE VALUE, RISK, CAPITAL DECISIONS)**

**Author:** SAIDENBERG, MARC ROBERT

**Degree:** PH.D.

**Year:** 1995

**Corporate Source/Institution:** UNIVERSITY OF CALIFORNIA, BERKELEY ( 0028 )

**Source:** Volume 5703A of Dissertations Abstracts International.

**PAGE** 1242 . 87 **PAGES**

...and ownership structure. Stock price data from publicly traded S&Ls is used to measure **portfolio risk** and franchise or **charter** values. The empirical results provide support for the excessive risk taking hypothesis. The **standard deviation** of equity **returns** is negatively related to S&L franchise values, as measured by the market-to-book...

9/3,K/6 (Item 3 from file: 35) [Links](#)

Dissertation Abs Online

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01369961 ORDER NO: AAD94-24700

**ALTERNATIVE MODELS OF ASYMMETRIC VOLATILITY IN STOCK RETURNS**

**Author:** HENTSCHEL, LUDGER

**Degree:** PH.D.

**Year:** 1994

**Corporate Source/Institution:** PRINCETON UNIVERSITY ( 0181 )

**Source:** Volume 5504A of Dissertations Abstracts International.

**PAGE** 1054 . 131 **PAGES**

**ALTERNATIVE MODELS OF ASYMMETRIC VOLATILITY IN STOCK RETURNS**

...permits standard tests of different types of asymmetry and functional forms. Monthly U.S. stock return data favor a model in which the conditional standard deviation depends on the shifted absolute value of the

shocks and past standard deviations. Daily U.S. stock return data provide sufficient power to reject all standard models. Instead, the data favor a model in which, roughly speaking, the conditional standard deviation depends on the shifted absolute value of the shocks raised to the power three halves and past standard deviations.

The preferred description of time-varying volatility for monthly U.S. stock returns is then...

9/3,K/7 (Item 4 from file: 35) [Links](#)

Dissertation Abs Online

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01325391 ORDER NO: AADNN-80967

**ESSAYS ON THE ARBITRAGE PRICING THEORY AND PORTFOLIO PERFORMANCE MEASUREMENT (BENCHMARK INVARIANCY PROBLEM, EQUITY MUTUAL FUNDS)**

**Author:** LALANCETTE, SIMON

**Degree:** PH.D.

**Year:** 1992

**Corporate Source/Institution:** CONCORDIA UNIVERSITY (CANADA) ( 0228 )

**Source:** Volume 5408A of Dissertations Abstracts International.

**PAGE** 3144 . 179 **PAGES**

**ISBN:** 0-315-80967-1

...the conditional covariances,  $V$ , are accounted for by the time-series movements of the conditional standard deviations of the mimicking portfolios. The first factor seems to be sufficient to span the efficient.... factors, nonsynchronous trading adjustment, and the sizes of the firms used for factor extraction. The **returns** of the portfolio **benchmarks** exhibit significant monthly seasonalities, which, in turn, significantly influence mutual fund performance inferences.

Essay three... ...model with specified macrofactors and time-varying risk premia. Although a significant proportion of the **funds** exhibit abnormal selectivity **performance** based on the **model**'s intercept (Jensen (1968) alpha), the direction of that performance is positively related to the...

9/3,K/8 (Item 5 from file: 35) [Links](#)

Dissertation Abs Online

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01234786 ORDER NO: AAD92-22976

**THE PRICING OF AMERICAN FUTURES OPTIONS WITH STOCHASTIC VOLATILITY: THEORY AND AN APPLICATION (OPTION PRICING, FUTURES' OPTIONS)**

**Author:** DASGUPTA, SOUMABHO

**Degree:** PH.D.

**Year:** 1991

**Corporate Source/Institution:** SYRACUSE UNIVERSITY ( 0659 )

**Source:** Volume 5304A of Dissertations Abstracts International.

**PAGE** 1233 . 138 **PAGES**

...two continuous time diffusion processes, one for the futures' returns and the second for the **standard deviation** parameter. The formation of a riskless portfolio in the spirit of the one developed by... ...in this thesis under the assumptions of diversifiable volatility risk and uncorrelated innovations between the **volatility** and **futures' returns** series. The **model** is solved numerically to examine the behaviour of option prices for a variety of parameter **values**. The superior pricing **model** is shown to be the Whaley (59) formula, integrated over the conditional distribution of

the... ...and futures' options, traded at the International Monetary Market, are used to construct weighted implied **standard deviation** series, following Merville and Pieptea (39). Parameter estimates of the diffusion process for the variance...

9/3,K/9 (Item 1 from file: 139) [Links](#)

EconLit

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702783

**Title:** Franchise value, ownership structure, and risk at savings institutions

**Author:** Elijah Brewer, II; Saidenberg, Marc R.

**Author Affiliation:** Unlisted; Unlisted

**Publication Information:** Federal Reserve Bank of New York, Research Paper: 9632

**Publication Date:** 1996

**Availability:** [http://www.newyorkfed.org/research/staff\\_reports/research\\_papers/9632.html](http://www.newyorkfed.org/research/staff_reports/research_papers/9632.html);  
[http://www.newyorkfed.org/research/staff\\_reports/research\\_papers/9632.pdf](http://www.newyorkfed.org/research/staff_reports/research_papers/9632.pdf)

**Document Type:** Working Paper

**Abstract Indicator:** Abstract

**Abstract:** ...and ownership structure. Stock price data from publicly traded S&L is used to measure **portfolio risk** and franchise or **charter** values. The empirical results provide support for the moral hazard hypothesis. The **standard deviation** of equity **returns** is negatively related to S&L franchise values, as measured by the market-to-book....thrift industry. We find evidence of a nonlinear relationship between risk and insider control. The **standard deviation** of equity **returns** initially falls then rises as ownership is concentrated in the hands of officers and directors.

9/3,K/10 (Item 2 from file: 139) [Links](#)

EconLit

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512868

**Title:** Modelling Conditional Heteroskedasticity: Application to the "IBEX-35" Stock-Return Index

**Author:** Leon, Angel; Mora, Juan

**Author Affiliation:** U Alicante; U Alicante

**Journal Name:** Spanish Economic Review ,

**Journal Volume & Issue:** 1 3 ,

**Pages:** 215-38

**Publication Date:** 1999

**Availability:** <http://www.springerlink.com/link.asp?id=103083>

**ISSN:** 1435-5469

**Document Type:** Journal Article

**Abstract Indicator:** Abstract

**Title:** Modelling Conditional Heteroskedasticity: Application to the "IBEX-35" Stock-Return Index

**Abstract:** This paper compares alternative time-varying volatility models for daily stock-returns using data from Spanish equity index IBEX-35. Specifically, we estimate a parametric family of....the Poisson Jump Diffusion model and, finally, a nonparametric model. Those models which use conditional standard deviation (specifically, TGARCH and AGARCH models) produce better fits than all other GARCH models. We also...

**Descriptors:** ...C220); ARCH; Autoregressive; GARCH; Garch Models; Stock Returns; Stocks

++++++

15/3,K/1 (Item 1 from file: 2) [Links](#)

INSPEC

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07602967 **INSPEC Abstract Number:** C2000-07-1290D-020

**Title:** Growth-oriented portfolio selection based on stochastic holding periods

**Author** Burkhardt, T.

**Author Affiliation:** Lehrstuhl fur Investition und Finanzierung sowie Bankbetriebslehre, Tech. Univ. Bergakademie Freiburg, Germany

**Journal:** OR Spektrum vol.22, no.2 p. 203-37

**Publisher:** Springer-Verlag ,

**Publication Date:** 2000 **Country of Publication:** Germany

**CODEN:** ORSPD5 **ISSN:** 0171-6468

**SICI:** 0171-6468(2000)22:2L.203:GOPS;1-M

**Material Identity Number:** O056-2000-002

**Language:** German

**Subfile:** C

Copyright 2000, IEE

**Abstract:** ...are compatible to those of the classic one period mode. The asset price dynamics is **modeled** by an arithmetic Brownian process. The resulting **portfolio** frontier is isomorphic to the **portfolio** frontier of the standard **model** for positive **mean returns**. The efficient set instead shows highly different qualitative properties, which are investigated in detail and...

15/3,K/2 (Item 2 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#)

INSPEC

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02960690 **INSPEC Abstract Number:** A83001475

**Title:** Electron-diffraction study of gaseous cyclohexasilane

**Author** Smith, Z.; Almenningen, A.; Hengge, E.; Kovar, D.

**Author Affiliation:** Dept. of Chem., Harvard Univ., Cambridge, MA, USA

**Journal:** Journal of the American Chemical Society vol.104, no.16 p. 4362-6

**Publication Date:** 11 Aug. 1982 **Country of Publication:** USA

**CODEN:** JACSAT **ISSN:** 0002-7863

**Language:** English

**Subfile:** A

**Abstract:** ...37 (8)% twist; and 62 (7)% chair, 25 (7)% twist, and 13 (8)% boat, the **values** in parentheses are **standard deviations**). The **values** of the **bond** lengths and **bond** angles of the chair conformation obtained from these **models** were essentially identical. They were determined from geometrically consistent r<sub>sub</sub> alpha / refinements, r<sub>sub</sub>...

15/3,K/3 (Item 1 from file: 35) [Links](#)

Dissertation Abs Online

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01900174 ORDER NO: AADAA-I3059629

**Determinants of international capital flows: The saving-retention phenomenon and factors prompting foreign direct investment**

**Author:** Eicher, Sharon Elizabeth

**Degree:** Ph.D.

**Year:** 2002

**Corporate Source/Institution:** Kansas State University ( 0100 )

**Source:** Volume 6307A of *Dissertations Abstracts International*.

**PAGE** 2628 . 244 **PAGES**

**ISBN:** 0-493-74955-1

...in legal and market institutions, it may also indicate entrepreneurship. Openness is highly significant but **loses** significance in **models** with several institutional variables. Foreign direct **investment** is attracted to large markets. Categorization of countries by **standard deviation** in per-capita GDP has greater significance than actual per-capita income, implying that investors...

15/3,K/4 (Item 2 from file: 35) [Links](#)

Dissertation Abs Online

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01411127 ORDER NO: AADAA-I9513386

**TRANSACTION COSTS, MARKET DEPTH, AND SHORT-TERM RETURN PREDICTABILITY**

**Author:** JONES, CHARLES MARK

**Degree:** PH.D.

**Year:** 1994

**Corporate Source/Institution:** THE UNIVERSITY OF MICHIGAN ( 0127 )

**Source:** Volume 5601A of *Dissertations Abstracts International*.

**PAGE** 302 . 109 **PAGES**

...depends on only one input: the ratio of the proportional bid-ask spread to the **standard deviation** of changes in the asset's intrinsic **value**. Specifically, the **model** predicts high **portfolio** autocorrelations for firms with large relative bid-ask spreads, and it predicts that small-spread...

15/3,K/5 (Item 3 from file: 35) [Links](#)

Dissertation Abs Online

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01137030 ORDER NO: AAD91-02478

**COMMODITY AND FINANCIAL FUTURES AS HEDGES AGAINST INFLATION**

**Author:** ZHAO, JIN

**Degree:** PH.D.

**Year:** 1988

**Corporate Source/Institution:** COLUMBIA UNIVERSITY ( 0054 )

**Source:** Volume 5108A of *Dissertations Abstracts International*.

**PAGE** 2832 . 225 **PAGES**

...inflation in both inflationary and disinflationary periods, and explores the inflation hedging characteristics of other **portfolios** consisting of cash and **futures** assets. Through a **mean returns** and variance **model**, it examines sector-specific **futures** indices and studies their correlation with inflation in comparison with individual commodity

futures which have...

15/3,K/6 (Item 4 from file: 35) [Links](#)

Dissertation Abs Online

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1023697 ORDER NO: AAD88-17837

**THE IMPACT OF MERGER ON THE FIRM'S EQUITY RISK: EX-ANTE VERSUS EX-POST ANALYSES**

**Author:** POONAKASEM, PORN SIRI PRINGSULAKA

**Degree:** PH.D.

**Year:** 1987

**Corporate Source/Institution:** THE UNIVERSITY OF FLORIDA ( 0070 )

**Source:** Volume 4908A of Dissertations Abstracts International.

PAGE 2297 . 133 PAGES

...attain these objectives. First, the behavior of implied standard deviation derived from the option pricing model served as the ex-ante measure of stock volatility before and after merger. Second, the historical time-series standard deviation of daily returns was employed as an ex-post risk measure. Finally, accounting-based variables were evaluated in...

15/3,K/7 (Item 5 from file: 35) [Links](#)

Dissertation Abs Online

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886133 ORDER NO: AAD85-14327

**IMPLIED STOCK VARIANCE FROM OPTION PRICES AS AN INDICATOR OF EXPECTATIONS (ISD, MARKET EFFICIENCY, STOCK OPTIONS, INSIDER TRADING, TECHNICAL ANALYSIS)**

**Author:** MCGUIRE, DANNY CLAY

**Degree:** D.B.A.

**Year:** 1985

**Corporate Source/Institution:** ARIZONA STATE UNIVERSITY ( 0010 )

**Source:** Volume 4605A of Dissertations Abstracts International.

PAGE 1366 . 112 PAGES

...the standard deviation implied by the market option price is calculated for each day (the value of stock return standard deviation within the Black-Scholes model which would derive a modeled option price equal to the option price that was actually traded). The implied standard deviation...

15/3,K/8 (Item 1 from file: 99) [Links](#)

Wilson Appl. Sci & Tech Abs

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2685387 H.W. Wilson Record Number: BAST03182217

**Optimal strategies for risk-sensitive portfolio optimization problems for general factor models**

Nagai, Hideo ;

SIAM Journal on Control and Optimization v. 41 no6 (Feb./Mar. 2003) p. 1779-800

**Document Type:** Feature Article **ISSN:** 0363-0129

**Abstract:** We consider constructing optimal strategies for risk-sensitive portfolio optimization problems on an

infinite time horizon for general factor **models**, where the **mean returns** and the volatilities of individual **securities** or asset categories are explicitly affected by economic factors. The factors are assumed to be...

15/3,K/9 (Item 2 from file: 99) [Links](#)

Wilson Appl. Sci & Tech Abs

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1715446 **H.W. Wilson Record Number:** BAST98037198

**Bond between normal strength and high-strength concrete (HSC) and reinforcing bars in splices in beams**

Esfahani, M. Reza ; Rangan, B. Vijaya

ACI Structural Journal v. 95 no3 (May/June '98) p. 272-80

**Document Type:** Feature Article **ISSN:** 0889-3241

**Abstract:** ...concrete mix. The study was conducted in two stages. In the first stage, an analytical **equation** was developed to calculate the **bond** strength of splices in normal strength concrete. The mean **value** of test/calculated **bond** strength for the proposed **equation** is 1.007 with a **standard deviation** of 0.084. These values indicate a significant improvement in the calculation of the bond...

15/3,K/10 (Item 1 from file: 139) [Links](#)

EconLit

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719385

**Title:** Understanding Risk and Return

**Author:** Campbell, John Y.

**Author Affiliation:** Unlisted

**Publication Information:** National Bureau of Economic Research, Inc, NBER Working Papers: 4554

**Publication Date:** 1993

**Availability:** <http://www.nber.org/papers/w4554.pdf> URL

**Document Type:** Working Paper

**Abstract Indicator:** Abstract

**Abstract:** This paper uses an intertemporal equilibrium asset pricing **model** to interpret the cross-sectional pattern of **stock** and **bond returns**. The **model** relates assets' **mean returns** to their covariances with the contemporaneous return and news about future returns on the market...

15/3,K/11 (Item 2 from file: 139) [Links](#)

EconLit

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532481

**Title:** Risk-Sensitive Control and an Optimal Investment Model

**Author:** Fleming, W. H.; Sheu, S. J.

**Author Affiliation:** Brown U; Academia Sinica

**Journal Name:** Mathematical Finance ,

**Journal Volume & Issue:** 10 2 ,

**Pages:** 197-213

**Publication Date:** 2000

**Availability:** <http://www.blackwellpublishing.com/journal.asp?ref=0960-1627> Publisher's URL

**ISSN:** 0960-1627

**Document Type:** Journal Article

**Abstract Indicator:** Abstract

**Abstract:** ...is to maximize the long-term growth rate of expected utility of wealth. In the **model**, the **mean returns** of the **securities** are explicitly affected by the underlying economic factors. The utility function is HARA. The problem...

15/3,K/12 (Item 3 from file: 139) [Links](#)

EconLit

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471939

**Title:** An Empirical Comparison of Bankruptcy Models

**Author:** Mossman, Charles E.-et al.

**Author Affiliation:** U Manitoba

**Journal Name:** Financial Review ,

**Journal Volume & Issue:** 33 2 ,

**Pages:** 35-53

**Publication Date:** 1998

**Availability:** <http://www.thefinancialreview.org/Default.htm> Publisher's URL

**ISSN:** 0732-8516

**Document Type:** Journal Article

**Abstract Indicator:** Abstract

**Abstract:** Four types of bankruptcy prediction **models** based on financial statement ratios, cash flows, stock returns, and **return standard deviations** are compared. Based on a ample of bankruptcies from 1980 to 1991, results indicate that...

15/3,K/13 (Item 4 from file: 139) [Links](#)

EconLit

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332729

**Title:** The Association of Default Risk Factors with the Systematic Risk of Corporate Bonds

**Author:** Duvall, Richard M.; Rathinasamy, R. S.

**Author Affiliation:** Belmont College; Ball State U

**Journal Name:** Journal of Economics and Finance ,

**Journal Volume & Issue:** 17 3 ,

**Pages:** 137-47

**Publication Date:** 1993

**Availability:** <http://www.economics-finance.org/jef-4.html>

**ISSN:** 1055-0925

**Document Type:** Journal Article

**Abstract Indicator:** Abstract

**Abstract:** ...assets and a cash flow measure of cash flow from operations/total assets decrease the **bond** beta. A proxy measure of **standard deviation of returns** is also significantly negatively related to **bond** betas, confirming the prediction from the option pricing **model**. In addition, by using new cash flow measures in the discriminant analysis, we improve on...

15/3,K/14 (Item 5 from file: 139) [Links](#)

EconLit

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208009

**Title:** An Explanation of Why Shareholders' Losses Are So Large after Drug Recalls

**Author:** Marcus, Richard D.; Swidler, Steve; Zivney, Terry L.

**Journal Name:** Managerial and Decision Economics ,

**Journal Volume & Issue:** 8 4 ,

**Pages:** 295-300

**Publication Date:** December 1987

**ISSN:** 0143-6570

**Document Type:** Journal Article

**Abstract Indicator:** Abstract

**Abstract:** ...than any reasonable measure of their direct cost. The authors discover that the implied **standard deviation of stock returns** from the Black-Scholes option pricing **model** significantly increases after a drug recall. The implied standard deviation provides a good proxy...

15/3,K/15 (Item 6 from file: 139) [Links](#)

EconLit

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207674

**Title:** Time-Dependent Variance and the Pricing of Bond Options

**Author:** Schaefer, Stephen M.; Schwartz, Eduardo S.

**Journal Name:** Journal of Finance ,

**Journal Volume & Issue:** 42 5 ,

**Pages:** 1113-28

**Publication Date:** December 1987

**Document Type:** Journal Article

**Abstract Indicator:** Abstract

**Abstract:** ...model for valuing debt options which takes into account the changing characteristics of the underlying **bond** by assuming that the **standard deviation of return** is proportional to the **bond**'s duration. The resulting **model** uses the bond price as the single state variable and thus preserves much of the...

Subject Seach: non patent literature: full text #1

Set Items Description

S1 16806766 S ANNUIT??? OR BOND OR BONDS OR EQUITY()LINKED OR EQUITIES OR (FINANCIAL OR INVESTMENT())(VEHICLE OR VEHICLES OR PRODUCT OR PRODUCTS OR INSTRUMENT OR INSTRUMENTS) OR FUND OR FUNDS OR FUTURES OR INDIVIDUAL()RETIREMENT()(ACCOUNT OR ACCOUNTS) OR INVESTMENT OR INVESTMENTS OR PORTFOLIO? ? OR SECURITIES OR SHARE OR SHARES OR STOCK OR STOCKS OR (STOCK OR STOCKS OR BOND OR BONDS OR FINANCIAL OR INTERNATIONAL OR COMMODIT??? OR FUTURES OR MONEY OR SECURIT??? OR EQUITIES OR EQUITY())(MARKET OR MARKETS OR TRADE?? OR TRADING OR INVEST? OR EXCHANG?) OR VENTURE OR VENTURES

S2 2883750 S S1(3N)(RISK? ? OR RISKINESS OR VOLATILE OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR DANGER OR DANGERS OR UNPREDICABILIT? OR LIABILITY OR LIABILITIES? OR SAFETY OR PROTECT?? OR SECURITY OR HAZARD OR RESTRAIN??? OR RETENTION OR SAFEGUARD OR GUARD OR EFFICIENCIES OR EFFICIENT OR EXPEDITIOUS OR EXPEDITE OR EFFICIENCE OR EFFICIENTLY OR EXPEDITIOUSLY OR PERFORMANCE? ? OR TIMESAVING? ? OR OPTIMI?)

S3 5911 S S2(3N)((MULTIPLE OR LOGISTICAL OR TREE)(N)REGRESSION OR LOGARITHM?? OR (DISCRIMINATE OR STATISTICAL())(TECHNIQUE OR PROCEDURE OR ANALYSIS OR REPRESENTATION OR REPRESENTATIONS) OR LOGIC()(STRUCTURE OR STRUCTURES) OR MODEL?? OR MODELLING OR (TRANSACTION OR MULTIPLICATIVE())(DATA OR INFORMATION) OR LINEAR()(ALGORITHM OR ALGORITHMS) OR PLOT OR PLOTS OR PLOTT??? OR CHART??? OR EQUATION OR EQUATIONS OR MATHEMATICAL()(EXPRESSION OR EXPRESSIONS) OR CHI()SQUARE OR CHAID OR QUANTITATIVE()ANALYSIS OR DERIVATIVE()VALUATION OR (STOCHASTIC OR STATISTICAL OR RANDOM OR RANDOMI?? OR PROBABILISTIC)(2N)SAMPLING)

S4 6380 S MEAN()RETURN? ? OR STANDARD()DEVIATION? ?

S5 350978 S (BENCHMARK??? OR BENCH()MARK??? OR CRITERION OR CRITERIA OR MODEL?? OR MATRIX?? OR MATRICES OR STANDARD OR STANDARDS OR TOUCHSTONE OR TOUCHSTONES OR TOUCH()(STONE OR STONES) OR YARDSTICK OR YARDSTICKS OR YARD()(STICK OR STICKS) OR TEST OR TESTS OR REFERENCE OR REFERENCES OR INDICATOR OR INDICATORS OR INDEX?? OR INDICES OR RULESET OR RULESETS OR RULEBASE OR RULEBases OR RULE OR RULES)(3N)(PROFIT? OR PROCEEDS OR EARNINGS OR GAIN? ? OR INCOME OR YIELD? ? OR RETURN? ? OR ROI OR REVENUE OR LOSS? OR LOSE? ? OR LOSING OR SHORTFALL? ? OR SHORT()FALL? ? OR DEFICIENCY OR DEFICIT? OR SHORTAGE? ? OR RETURN? ? OR VALUE? ?)

S6 45 S S3 AND S4

S7 28 S S6 AND S5

S8 28 RD (unique items)

S9 8 S S8 NOT PY>2003

S10 199 S S3(2N)S5

S11 84 S S10 NOT PY>2003

S12 81 RD (unique items)

S13 81 S S12 NOT S9

; show files

[File 20] Dialog Global Reporter 1997-2007/Nov 28

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9/3,K/I Links

Dialog Global Reporter

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28780412 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Jeff Fleming Selected for Rice University's Jones Graduate School of Management Teaching Excellence Award for Second Time

ASCRIBE

April 23, 2003

Journal Code: WASC Language: English Record Type: FULLTEXT

**Word Count:** 745

...Implied volatility is a better predictor of future volatility than historic measures such as the **standard deviation** of past **returns**," he said. "That is what you would expect if markets are at least reasonably efficient...

...and Professor Chris Kirby at the University of Texas at Dallas measures the importance of **volatility modeling** for **portfolio management** and **asset allocation** decisions. Two of his papers have been finalists for the Smith...

**9/3,K/2 Links**

Dialog Global Reporter

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**21448183 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Academic Study Finds Inflation-Linked Bonds Offer Major Diversification Benefits to Investors**

PR NEWSWIRE

February 26, 2002

**Journal Code:** WPRW **Language:** English **Record Type:** FULLTEXT

**Word Count:** 490

...if it had existed back to 1953 (The U.S. Treasury only began issuing **inflation-protected bonds** in 1997). Developing **models** for expected inflation and using those models to back out real rates of interest from the historical series of nominal interest rates generated the **indexed bond** prices. Actual **returns** for conventional bonds and the aggregate stock were compared to indexed bond data. The study's findings include: -- Real (inflation-adjusted) **returns** on **indexed bonds** are less volatile than conventional bonds. The real **returns** on **indexed bonds** are also, unlike conventional bonds, less volatile than the bond's nominal **returns**. -- Because of the inflation protection, the correlation between aggregate real stock **returns** and **indexed bond returns** is close to zero; the correlation between real conventional bond **returns** and stocks is 0.40 -- Because of the lower volatility and correlation, the **standard deviation** of an equal-weighted portfolio of stocks and bonds is about 12% lower using **indexed**...

**9/3,K/3 Links**

Dialog Global Reporter

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**21202436 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Short-termism may prove best option for bear markets;Tempus**

Robert Cole

TIMES

February 09, 2002

**Journal Code:** FTMS **Language:** English **Record Type:** FULLTEXT

**Word Count:** 638

...who prefer to formalise and standardise their decision-making processes. Volatility is measurable by plotting **standard deviations**

from average values. As the graph above shows, the volatility of the FTSE all-share index has increased...

...The shorter the investment time horizons, however, the more it may be possible to cut risk on specific stocks. The graph below plots the number of positive daily share price movements against the number of negative daily share...

#### 9/3,K/4 Links

Dialog Global Reporter

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**15046471 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Japan fund returns stuck in the doldrums: Rewards for taking higher risk have not materialized, even for long-term equity fund holders**

RUDY LUUKKO

FINANCIAL POST , p 01

February 08, 2001

**Journal Code: FFP Language: English Record Type: FULLTEXT**

**Word Count: 1572**

Among most major categories of equity funds, the **standard deviation** of the median fund -- a widely used measure of risk -- fell into the range of...

...However, U.S. funds that focused on smaller companies were significantly riskier, as measured by **standard deviation**. Their average 15-year volatility was one of the highest, at 20.1%, more than...

#### 9/3,K/5 Links

Dialog Global Reporter

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**09717927 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**SELLING THE SKILLS: Army of experts**

Susan Barreto

PENSIONS & INVESTMENTS , p 28

February 07, 2000

**Journal Code: WCPI Language: English Record Type: FULLTEXT**

**Word Count: 1278**

...asset allocations and then hiring the managers.

Like many other advice providers, Ibbotson uses an **optimizer** program to plot **portfolios** in proximity to the efficient frontier; but instead of choosing the **portfolio** plotted on the **efficient** frontier, it picks a mix plotted slightly off of the efficient frontier to control for unpredictable circumstances.

All optimizers take into account three assumptions: expected return, **standard deviation** and correlation, Mr. Henkel said. To avoid a "garbage-in, garbage-out" situation, he said...

The Morningstar computer is told that the annual geometric **mean** return will be 150 basis points for cash, 300 basis points bonds and 595 basis points...

### 9/3,K/6 Links

Dialog Global Reporter

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#### 09123854 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Quant Portfolio: The Trouble With Good Stocks: Buying A Share Just Because You Expect Its Price To Rise Would Be Considered Reckless - As We Explain In This Latest Instalment In Our Series On How To Build More Efficient Portfolios**

CHRIS DILLOW

INVESTORS CHRONICLE , p 20

January 14, 2000

**Journal Code: FIC Language: English Record Type: FULLTEXT**

**Word Count: 2784**

...no surprise, therefore, that there is a close upward relationship between the beta of a stock and its risk - as the chart to the right shows for 46 of the FTSE 100 constituents with a trading history...

...pay no heed at all to expected returns. Instead, we simply use historic betas and standard deviations to find the combination of stocks which has the lowest historic standard deviation. The low-risk portfolio (see table one) is an example. The standard deviation of its returns since 1990 has been just 4.3. That makes it 40 per cent safer than...

...Amoco. All are quite safe stocks in themselves - insofar as risk can be measured by standard deviations. And all have low betas, which imply low covariances among them.

It's important to note, however, that a low beta on its own, or a low standard deviation on its own, is not enough to get a stock into this portfolio. For example...

...has a lower beta than Glaxo Wellcome - but it barely gets in because its high standard deviation adds to the riskiness of the portfolio.

Sadly, however, there is a problem with this...

### 9/3,K/7 Links

Dialog Global Reporter

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#### 07631824 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**High-Yield Shares: How to buy shares that offer income - In the latest instalment in our series on how to build efficient portfolios, we show how you can achieve a high yield with little risk from investing in shares**

CHRIS DILLOW

INVESTORS CHRONICLE , p 36

September 24, 1999

**Journal Code: FIC Language: English Record Type: FULLTEXT**

**Word Count: 1854**

...income than the market in general. However, they are also much riskier. Since 1992, the standard deviation of monthly returns has been over 10.9 on each stock. That means that, in any one month...

...three times riskier than the FTSE All-Share.

## Reducing risk

However, by combining the two stocks, we can reduce risk considerably. The chart on page 38 shows that a portfolio comprising roughly half of each stock would have a much lower standard deviation than either stock alone.

The reason for this is simple. The covariance between British Steel...  
...just as safe as the FTSE All-Share index, in the sense of matching the  
standard deviation of its monthly returns since 1992.

The stocks in this portfolio have two virtues. One...  
...they are relatively safe in themselves. Most - such as BAT and the water stocks - have standard deviations that are less than twice those of the All- Share. Also, covariances between many of...  
...and Arcadia have risen.

So, which is the better portfolio? Both have the same estimated standard deviation, so there's nothing to choose there. A high weight in water stocks has the...

### 9/3,K/8 Links

## DIALOG GLOBAL REPORTER

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03956155 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Efficient Portfolio: Why efficiency alone might not be enough - In this week's installment of our monthly series on how to build more effective portfolios, we consider the difficulties involved in choosing one of many possible efficient portfolios

Compiler: CERI JONES

INVESTORS CHRONICLE p 18

INVESTORS OF  
January 08, 1999

Journal Code: EJC Language: English Record Type: FULLTEXT

Journal Code: 110

...vast number of portfolios, each of which maximises expected returns for a given level of risk; these portfolios can be plotted on a chart to give us an efficient frontier. Portfolio theory then assumes that the

is therefore especially stark right now.

+++++

### 13/3-K/1 Links

Dialog Global Reporter

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32980583 (USE FC)

52986585 (SSL) C

## Rating Companies

BUSINESS WIRE  
December 23, 2003

December 25, 2005

Journal Code: WBWE Language: English Record Type: FULLTEXT  
**Word Count:** 379  
...s earthquake could conceivably affect the Trinom notes. Losses to the

portfolio. Trinom's sponsor, Zurich Insurance Company, can request that the calculation agent (Applied Insurance Research) calculate the modeled loss to its notional portfolio of earthquake risks if the sponsor believes the event is potentially severe enough to trigger a loss payment...

#### 13/3,K/2 Links

Dialog Global Reporter

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**32803122 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Owners bullish on German fleet**

Katrin Berkenkopf in Hamburg

LLOYDS LIST

December 15, 2003

**Journal Code: FLL Language: English Record Type: FULLTEXT**

**Word Count: 435**

...investors is on nearly tax-free profits. That was different in the past, when tax-loss driven investment models supported loss-making ships.

#### 13/3,K/3 Links

Dialog Global Reporter

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**32733345 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Santa rally unmasked**

**Santa rally unmasked**

CBS MARKETWATCH (STORIES)

December 09, 2003

**Journal Code: WCBQ Language: English Record Type: FULLTEXT**

**Word Count: 1289**

...can run extremely hot or extremely cold. Last year the HFD calculated a 41 percent loss for its model portfolio. However, it's currently up over 93 percent this year, through Nov. 30. -- John Kimble...

#### 13/3,K/4 Links

Dialog Global Reporter

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**32088159 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Taking Stock**

The internet now enables IFAs to outperform the most prestigious private banks, says former investment banker Russell Taylor

MONEY MANAGEMENT

November 01, 2003

**Journal Code: FMOM Language: English Record Type: FULLTEXT**

**Word Count: 1689**

...of the same asset mix invested in global securities as in Table 2.

The target return portfolio model  
These model portfolios showing relative  
performance over short periods were important to readers in 1997  
when Index Investor was founded. But...

### 13/3,K/5 Links

Dialog Global Reporter

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**31182133 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**UPDATE 1-Before the Bell: AMAT, DCX, Wal-Mart**

**Pre-Open Stocks action**

CBS MARKETWATCH (STORIES)

September 15, 2003

**Journal Code: WCBQ Language: English Record Type: FULLTEXT**

**Word Count: 551**

...downgraded Motorola to "neutral" from "outperform," citing risks tied  
to slips in important new phone models, market share  
losses resulting from Nokia's recent price cuts and valuation.

See Internet's most complete source...

### 13/3,K/6 Links

Dialog Global Reporter

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**31177947 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Before the Bell: AMAT, DCX, Wal-Mart**

**Pre-Open Stocks action**

CBS MARKETWATCH (STORIES)

September 15, 2003

**Journal Code: WCBQ Language: English Record Type: FULLTEXT**

**Word Count: 541**

...downgraded Motorola to "neutral" from "outperform," citing risks tied  
to slips in important new phone models, market share  
losses resulting from Nokia's recent price cuts and valuation.

See Internet's most complete source...

### 13/3,K/7 Links

Dialog Global Reporter

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31177839

**Motorola slips in pre-open on analyst downgrade**

CBS MARKETWATCH (PULSES)

September 15, 2003

**Journal Code: WCBP Language: English Record Type: FULLTEXT**

**Word Count: 134**

...downgraded Motorola to "neutral" from "outperform," citing risks tied  
to slips in important new phone models, market share

losses resulting from Nokia's recent price cuts and valuation. The stock eased 14 cents to...

### 13/3,K/8 Links

Dialog Global Reporter

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**31167453 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**No significant effect expected from Budget**

Neoh Soon Kean; Dynaquest Team

SUNDAY MAIL (MALAY)

September 14, 2003

**Journal Code: FSMM Language: English Record Type: FULLTEXT**

**Word Count: 1342**

...and UDA) and one counter which closed unchanged (LINGUI), the remaining 26 securities in the **Model Portfolio** recorded **losses**.

The 26 losers posted declines of between 0.9% and 7.9%, with TONGHER recording...

### 13/3,K/9 Links

Dialog Global Reporter

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**30916654 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Portfolio: Asset Allocation - Asia-Pacific - Tilt style finds substance for BGI**

Tim Blue, Sydney

FINANCIAL TIMES MANDATE

August 25, 2003

**Journal Code: FMAN Language: English Record Type: FULLTEXT**

**Word Count: 534**

...much it will cost us to trade the stock," said McClelland.

"We call it total **performance** management. Our **stock** selection **model** considers **value** stocks, growth stocks and companies that don't fall into either of those categories."

BGI...

### 13/3,K/10 Links

Dialog Global Reporter

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**29660876 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Take advantage of market rally**

Neoh Soon Kean; Dynaquest Team

SUNDAY MAIL (MALAY)

June 15, 2003

**Journal Code: FSMM Language: English Record Type: FULLTEXT**

**Word Count: 1490**

...up gains of between 0.6% and 9.9%.

The remaining three securities in the **Model Portfolio**

suffered small losses of between 0.5 and 1.1%.

Given the outperformance during the period in review...

### 13/3,K/11 Links

Dialog Global Reporter

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**28930066 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Q1 2003 Ingram Micro Earnings Conference Call - Part 2**

FAIR DISCLOSURE WIRE

April 02, 2003

**Journal Code: WFDW Language: English Record Type: FULLTEXT**

**Word Count: 4595**

...like you believe that the weakness is attributable to general market demand, and not market share loss to the direct model like Dell or HPQ or the one-tier model like CDW and Insight. To be...

### 13/3,K/12 Links

Dialog Global Reporter

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**28881573 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Event Brief of Q1 2003 Ingram Micro Earnings Conference Call - Final**

FAIR DISCLOSURE WIRE

April 02, 2003

**Journal Code: WFDW Language: English Record Type: FULLTEXT**

**Word Count: 3887**

...like you believe the weakness is attributable to general end market demand and not market share loss to the direct model like a Dell or HPQ or the one tier model. To be clear this is...

### 13/3,K/13 Links

Dialog Global Reporter

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**28427514 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Superscape Grp PLC - Final Results**

**FOR IMMEDIATE RELEASE 3 April 2003**

CNF

April 03, 2003

**Journal Code: WRNS Language: English Record Type: FULLTEXT**

**Word Count: 5475**

...based business to higher margin licence fees and royalties, associated with our new wireless business model.

The loss per share for the year was 17.1p (2002: 25.9p).

At the year end the group...

### 13/3,K/14 Links

Dialog Global Reporter

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**28220749 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**War Experts: Fairfield University**

ASCRIBE

March 20, 2003

**Journal Code: WASC Language: English Record Type: FULLTEXT**

**Word Count: 1362**

...ECONOMY

Gregory D. Koutmos, Ph.D., professor of finance An authority in the field of financial markets volatility, equilibrium asset pricing models, and fixed income securities and risk hedging, he has traveled globally to study U.S., European, and emerging markets. His work...

### 13/3,K/15 Links

Dialog Global Reporter

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**28100921 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Hero Honda Motors: Hold**

BUSINESS LINE

March 16, 2003

**Journal Code: FBLN Language: English Record Type: FULLTEXT**

**Word Count: 1096**

...32,000 (on the road), besides Caliber 115, variant of its existing 110 cc Caliber model.

Loss in market share

### 13/3,K/16 Links

Dialog Global Reporter

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**27161274 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

'Philanthropy Measures Up,' a Report Released Today at the World Economic Forum, Challenges Global Leaders to Increase the Effectiveness of Their Philanthropic Dollars

PR NEWSWIRE (US)

January 22, 2003

**Journal Code: WPRU Language: English Record Type: FULLTEXT**

**Word Count: 1053**

...each major form of measurement methodology: Quantitative Results (The Roberts Enterprise Developments Fund's Social Return on Investment ("SROI") model); Performance Measurement (New Profit Inc.'s adapted Balanced Scorecard); and Comparative (The Center for Effective Philanthropy's Grantee Perception...

### 13/3,K/17 Links

Dialog Global Reporter

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**24704941 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

Templeton India Short Term Income Plan: Invest

BUSINESS LINE

September 01, 2002

**Journal Code: FBLN Language: English Record Type: FULLTEXT**

**Word Count:** 443

...Now, these bonds are not as frequently traded as government bonds, and are, hence, less volatile. In fact, funds' mostly use vendor models to value corporate bonds, which reduces the fluctuation in NAV returns for the unit-holders.

The flip...

### 13/3,K/18 Links

Dialog Global Reporter

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**22836705 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

The regulator who isn't there

The regulator who isn't there

**Section Title: SU**

ECONOMIST

May 18, 2002

**Journal Code: FECN Language: English Record Type: FULLTEXT**

**Word Count:** 2451

...models to assess how much capital they need to set aside against portfolios of marketable securities. These "value at risk" (VAR) models typically

### 13/3,K/19 Links

Dialog Global Reporter

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**21737328 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

S&P to Launch U.S. Residential Mortgage-Backed Securities Loss Severity Scoring Model

PR NEWSWIRE

March 14, 2002

**Journal Code: WPRW Language: English Record Type: FULLTEXT**

**Word Count:** 340

S&P to Launch U.S. Residential Mortgage-Backed Securities Loss Severity Scoring Model

### 13/3,K/20 Links

Dialog Global Reporter

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**21128644 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

PracticeWorks Reports Fourth Quarter Results

PR NEWSWIRE

February 06, 2002

**Journal Code:** WPRW **Language:** English **Record Type:** FULLTEXT

**Word Count:** 1670

...in the second quarter of 2001, reflecting the positive effects of the Company's business model.

Net loss/loss per share available to common stockholders -- PracticeWorks reported a net loss of \$(9.5) million in the ...

### 13/3,K/21 Links

Dialog Global Reporter

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**21018304 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Enron's Deals Were Fraught with Financial Risks, Experts Say**

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (CHICAGO TRIBUNE - ILLINOIS)

January 31, 2002

**Journal Code:** KCTR **Language:** English **Record Type:** FULLTEXT

**Word Count:** 1552

...footnote C of a table called "Value at Risk."

The sentence read: "In 2000, the value at risk model utilized for equity trading market risk was refined to more closely correlate with the valuation methodologies used for merchant activities." Put...

### 13/3,K/22 Links

Dialog Global Reporter

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**20650972 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**S&P Model Portfolio Beat Firm's Own Index; NFV 20 Portfolio Posts 29.1% Gain in 2001 Vs. -13% for S&P 500**

PR NEWSWIRE

January 08, 2002

**Journal Code:** WPRW **Language:** English **Record Type:** FULLTEXT

**Word Count:** 785

In a year when many investors and stock indexes recorded significant losses, Standard & Poor's model Neural Fair Value 20 (NFV 20) Portfolio scored a 29.1% gain\* for the twelve months ending December...

### 13/3,K/23 Links

Dialog Global Reporter

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**19242251 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**NIRI - Pittsburgh Presents Program, 'Straight Talk with the Street'**

PR NEWSWIRE

October 10, 2001

**Journal Code: WPRW Language: English Record Type: FULLTEXT**

**Word Count: 296**

...He will also discuss how Holt Value Associates enable corporations to link corporate decisions to **stock** price using a **performance** measurement and **valuation model**. Holt Value Associates states that over 3,000 portfolio managers and buyside analysts, managing over \$1.7 ...

**13/3,K/24 Links**

Dialog Global Reporter

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**18787628 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Hardening Reinsurance Market Requires More Accurate Pricing**

BESTWIRE

September 12, 2001

**Journal Code: WBSW Language: English Record Type: FULLTEXT**

**Word Count: 354**

...insurers are doing a lot more modeling, and not just catastrophe modeling, he said. By **modeling financial markets** and **loss** cost inflation, brokers and insurers are becoming more accurate when they estimate risk, Bromley said...

**13/3,K/25 Links**

Dialog Global Reporter

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**18445713 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Alternative Risk Transfer - Putting ART in the frame.**

Alternative Risk Transfer is not something the UK market was drawn to straight away, but now insurers are beginning to see the bigger picture and what ART can do for them, says Marcus Alcock.

POST MAGAZINE , p 16

August 23, 2001

**Journal Code: WPST Language: English Record Type: FULLTEXT**

**Word Count: 2080**

...purpose company. Zurich Insurance Company is the counter party to Trinom.

Coverage is based on **modeled losses** on a **notional portfolio** of Zurich Re. The notional portfolio was structured by Zurich Re to match a specific...

**13/3,K/26 Links**

Dialog Global Reporter

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**18423924 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**CMS BondEdge Announces General Release of BondEdge Version 4.5**

BUSINESS WIRE

August 21, 2001

**Journal Code: WBWE Language: English Record Type: FULLTEXT**

**Word Count:** 648

...addition of sales staff in London to pursue the non- U.S. market for fixed income portfolio analytics."

Security Models and Data - Version 4.5 features enhancements to the CMS BondEdge proprietary MBS prepayment model...

### 13/3,K/27 Links

Dialog Global Reporter

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**18335767 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**SkillSoft Reports Record Second Quarter Results; Industry-Leading Gross Margin of 94.3%; Company Anticipates Profitability in Q4**

BUSINESS WIRE

August 14, 2001

**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT

**Word Count:** 1359

...count should be in a range of 16.2 million to 16.3 million This model should produce a loss per share target of between \$0.08 to \$0.09. Management anticipates that the Company's business

...

### 13/3,K/28 Links

Dialog Global Reporter

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**18232735 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Stop-losses: Maximise Your Gains - The Use Of Stop-losses Is One Of The Few**

ROY TIPPING

INVESTORS CHRONICLE , p 24

August 03, 2001

**Journal Code:** FIC **Language:** English **Record Type:** FULLTEXT

**Word Count:** 698

...cent suffers from the high costs of frequent trading. I also tried out trailing stop-losses on the model portfolio.

In the trailing stop-losses chart above, once more there is a smooth improvement in...

### 13/3,K/29 Links

Dialog Global Reporter

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**18180955 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**India: Efforts on to seal cracks, Hugar tells shareholders**

BUSINESS LINE

August 04, 2001

**Journal Code:** FBLN **Language:** English **Record Type:** FULLTEXT

**Word Count:** 393

...self-assessment and consolidation exercise.

The bank recently reviewed its positioning, business practices, asset and liability portfolios, income models and quality in every aspect of its business.

### 13/3,K/30 Links

Dialog Global Reporter

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**18065149 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Zurich Finan Servs - Zurich Re Private Placement**

REGULATORY NEWS SERVICE

July 30, 2001

**Journal Code: WRNS Language: English Record Type: FULLTEXT**

**Word Count: 445**

...and windstorm models.

The issue was structured in a synthetic manner, coverage is based on modeled losses on a notional portfolio of Zurich Re.

The notional portfolio was structured by Zurich Re so as to match...

### 13/3,K/31 Links

Dialog Global Reporter

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**17921138 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Heroes, villains, intrigue and a plot that would make Jeffrey Archer jealous**

**Once it was set to rival Yellow Pages, now it's a financial disaster. Heather Tomlinson tells the weird and wonderful story of Scoot.com**

Heather Tomlinson

INDEPENDENT ON SUNDAY

July 22, 2001

**Journal Code: FINS Language: English Record Type: FULLTEXT**

**Word Count: 1214**

...the story of Scoot.com contains no surprises for anyone familiar with internet businesses. Inflated share prices, massive losses, changing business models and a cash crunch all drive the plot. But a host of colourful characters, links...

### 13/3,K/32 Links

Dialog Global Reporter

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**17701618 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**(PR) S&P Revised RMBS Foreclosure Frequency Criteria**

PR NEWSWIRE

July 10, 2001

**Journal Code: WPRW Language: English Record Type: FULLTEXT**

**Word Count: 1028**

...analysis during the ratings process internally. They are also distributed to clients who use the models to value

portfolio and low-level risk in the origination and structured arenas. A painstaking amount of research was conducted to arrive  
...

### 13/3,K/33 Links

Dialog Global Reporter

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**17698449 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**S&P Revised RMBS Foreclosure Frequency Criteria**

BUSINESS WIRE

July 10, 2001

**Journal Code: WBWE Language: English Record Type: FULLTEXT**

**Word Count: 1030**

...analysis during the ratings process internally. They are also distributed to clients who use the models to value portfolio and low-level risk in the origination and structured arenas. A painstaking amount of research was conducted to arrive  
...

### 13/3,K/34 Links

Dialog Global Reporter

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**17664998 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Management: Enhancing operational risk management**

Dr John Lee and Jame Chong

EDGE (MALAYSIA)

July 02, 2001

**Journal Code: WTEM Language: English Record Type: FULLTEXT**

**Word Count: 1233**

...modelling. Selecting and applying the model is relatively straightforward. For example, with the asset and earnings volatility models, stock prices and earnings data are readily available. However, to accurately measure the "value-at-operational-risk" using these...

### 13/3,K/35 Links

Dialog Global Reporter

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**17649601 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Mid-year closing surge on KLSE**

Neoh Soon Kean; Dynaquest Team

SUNDAY MAIL (MALAY)

July 08, 2001

**Journal Code: FSMM Language: English Record Type: FULLTEXT**

**Word Count: 1611**

...review, our Model General Portfolio underperformed the overall market.

Bucking the overall market trend, the Model Portfolio suffered a loss of 0.7% during the period.

### 13/3,K/36 Links

Dialog Global Reporter

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#### **17415371 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Insightful Launches S-PLUS Analytic Server 2.0 Providing Managers With Tools to Make Better Decisions**  
BUSINESS WIRE

June 25, 2001

**Journal Code: WBWE Language: English Record Type: FULLTEXT**

**Word Count: 950**

...to find trends, patterns and relationships. Applications that require sophisticated analytics include forecasting, customer behavior modeling, profitability analysis, portfolio optimization and experimental analysis. Top markets for Insightful analytical technology include financial services, biopharm, telecom and...

### 13/3,K/37 Links

Dialog Global Reporter

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#### **17063611 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Dresdner Kleinwort Wasserstein Adds Strength In North America Debt Origination and Trading**  
CANADA NEWswire

June 05, 2001

**Journal Code: WCNW Language: English Record Type: FULLTEXT**

**Word Count: 674**

...desk, and

earlier had many years in trading at Bear Stearns.

-- Blaise Morton, as relative value trader, specializing in modeling for portfolio valuation, risk assessment, and trading strategies for derivative products. He joins from DRW Investments (Chicago) where he

...

### 13/3,K/38 Links

Dialog Global Reporter

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#### **17061740 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**(PR) Dresdner Kleinwort Wasserstein Adds Strength In North America Debt Origination and Trading**  
PR NEWswire

June 05, 2001

**Journal Code: WPRW Language: English Record Type: FULLTEXT**

**Word Count: 675**

...desk, and earlier had many years in trading at Bear Stearns. -- Blaise Morton, as relative value trader, specializing in modeling

for portfolio valuation, risk assessment, and trading strategies for derivative products. He joins from DRW Investments (Chicago) where he...

### 13/3,K/39 Links

Dialog Global Reporter

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**15792159 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**India: Dundee Sovereign Trust: Bank on it**

BUSINESS LINE

March 25, 2001

**Journal Code: FBLN Language: English Record Type: FULLTEXT**

**Word Count: 518**

...in the coming months. And that may lead to fluctuations in NAV returns.

A simple Value-at-Risk model suggests the

fund may lose on an average, 0.30 per cent of its NAV in 95 out...

### 13/3,K/40 Links

Dialog Global Reporter

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**15684994 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**BI Directory of Risk Securitization Specialists**

BUSINESS INSURANCE , p 16

March 12, 2001

**Journal Code: WCBI Language: English Record Type: FULLTEXT**

**Word Count: 1144**

...aggregate volume for 2001 \$600,000,000

Instruments used: catastrophe bonds, catastrophe equity put options, modeled loss securities.

Services provided: risk securitization design, analytics/risk quantification, underwriting of securities, creation of special-purpose vehicles, analysis of...

### 13/3,K/41 Links

Dialog Global Reporter

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**15442576 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Technology - Outlook bright for catastrophe modelling.**

Gone are the days of unsophisticated catastrophe prediction. The newest software can now analyse catastrophe risk and provide wider management analyses, reports Adrian Leonard.

REINSURANCE , p 18

March 01, 2001

**Journal Code: WRIM Language: English Record Type: FULLTEXT**

**Word Count: 2303**

...longer an insurer uses a single model to make risk decisions, the lower that particular model's loss estimates for their

portfolio will tend to get, until eventually it will produce the lowest estimate of all models...

### 13/3,K/42 Links

Dialog Global Reporter

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15193106

**Slow sales cut Prometic's target price**

INVESTORS DIGEST

February 02, 2001

**Journal Code: FIDT Language: English Record Type: FULLTEXT**

**Word Count: 377**

...the joint venture, we did not include any value to these projects in our valuation model. We increased our **loss per share** forecast for fiscal 2000 from \$0.04 to \$0.10 and for fiscal 2001 from...

### 13/3,K/43 Links

Dialog Global Reporter

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**14994344 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Saint Paul Pioneer Press, Minn., Entrepreneur Web Watch Column**

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (SAINT PAUL PIONEER PRESS - MINNESOTA)

February 04, 2001

**Journal Code: KSPP Language: English Record Type: FULLTEXT**

**Word Count: 686**

...year, subscribers receive a more extensive comparison of the performance rankings. It details the percentage **gain or loss of model portfolios** based on the advice contained in each newsletter, explains how clear and complete its advice...

### 13/3,K/44 Links

Dialog Global Reporter

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**14807163 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**over2you**

DAILY TELEGRAPH , p 05

January 25, 2001

**Journal Code: FDTL Language: English Record Type: FULLTEXT**

**Word Count: 1457**

...package that can be used to project forward income and expenditure, but in particular to **model investment income and growth performance?**

I have built my own model, with assumptions on stock market growth etc, and which...

13/3,K/45 Links

Dialog Global Reporter

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14596176 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Can you help?

DAILY TELEGRAPH

January 11, 2001

Journal Code: FDTL Language: English Record Type: FULLTEXT

Word Count: 244

...package that can be used to project forward income and expenditure, but in particular to **model investment income** and growth **performance**?

I have built my own model with assumptions on stock market growth etc, which allows...

13/3,K/46 Links

Dialog Global Reporter

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14258896 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Light shed on cod stock fatalities

JAMES FREEMAN AND RORY WATSON

HERALD (UNITED KINGDOM), p 10

December 14, 2000

Journal Code: FGH Language: English Record Type: FULLTEXT

Word Count: 337

...from the thinning of atmospheric ozone could be helping to kill cod larvae. Unless this **stock loss** is built into **models**, 'we might get ourselves into even more trouble', he says.

Atlantic cod spawn in deep...

13/3,K/47 Links

Dialog Global Reporter

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14133948 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Aberdeen firms told to utilise e.commerce

PGALLAGHER

ABERDEEN PRESS & JOURNAL (UK), Press and Journal (AB) ed , p 6

December 07, 2000

Journal Code: FABP Language: English Record Type: FULLTEXT

Word Count: 569

...Also, the activity and performance of dotcoms over the last six months is making the financial market increasingly **risk**-averse.

"Current profitability models in use mean that knowledge economy and e-commerce start-ups are always high-risk..."

13/3,K/48 Links

Dialog Global Reporter

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13999833 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Fitch Rates Mediterranean Re, Catastrophe-Linked Notes

BUSINESS WIRE

November 29, 2000

Journal Code: WBWE Language: English Record Type: FULLTEXT

Word Count: 261

...kilometer radius of Monaco, and cause modeled property damage in Monaco.

The reinsurance contract covers modeled losses to a notional

portfolio of insured property risks that exceed pre-defined

amounts.

Fitch's ratings address the timely payment of interest and...

### 13/3,K/49 Links

Dialog Global Reporter

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13907357

AGF Places \$129 Million Catastrophe Bond

BESTWIRE

November 22, 2000

Journal Code: WBSW Language: English Record Type: FULLTEXT

Word Count: 354

...I.A.R.T.'s actual insurance exposures in France and Monaco. Based on the modeled loss portfolio, Mediterranean Re has

indemnified AGF for 381 million euro (\$1=1.1783 euro) in losses...

### 13/3,K/50 Links

Dialog Global Reporter

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13536198 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Quisic Teams With Nobel Prize Economist to Launch Web-Based Investment Portfolio Management Course by London Business School

BUSINESS WIRE

October 30, 2000

Journal Code: WBWE Language: English Record Type: FULLTEXT

Word Count: 763

...revolutionized modern investment theory and practice by creating the first-ever mathematical template to calculate investment risk and return. This Model, also known as the "Markowitz Model," was created in the 1950s and has since become...

### 13/3,K/51 Links

Dialog Global Reporter

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13049020 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**INVESTools.com Advisors Top Independent Performance Scoreboard**

BUSINESS WIRE

September 28, 2000

**Journal Code: WBWE Language: English Record Type: FULLTEXT**

**Word Count:** 513

...new subscribers and updated twice a year. The HFD also provides reports on the percentage gain/loss of model portfolios, the performance on a risk adjusted basis, gives ratings over various periods of time, and gauges a...

**13/3,K/52 Links**

Dialog Global Reporter

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**12937074 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Jasinski Joins Conseco Capital Management as Vice President, Manager of High-Yield Trading**

BUSINESS WIRE

September 21, 2000

**Journal Code: WBWE Language: English Record Type: FULLTEXT**

**Word Count:** 507

...return-driven portfolios, and has an excellent grasp of the nuances associated with our high-yield investment performance model," said Maxwell Bublitz, CCM president and CEO.

**13/3,K/53 Links**

Dialog Global Reporter

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**12805766 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Bacon & Woodrow on way to open up ALMs**

FINANCIAL NEWS

September 04, 2000

**Journal Code: FLFN Language: English Record Type: FULLTEXT**

**Word Count:** 603

...TY model (see Financial News, August 21) that assume yields will tend to a predetermined value.

He said: 'These models show equities to be risky in the short term but less risky in the longer term.

Bacon & Woodrow's model...

**13/3,K/54 Links**

Dialog Global Reporter

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**12077725 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Virage Announces Record Revenues in First Reported Public Quarter**

BUSINESS WIRE

July 24, 2000

**Journal Code: WBWE Language: English Record Type: FULLTEXT**

**Word Count:** 1436

...previous year was \$2.2 million. In an effort to provide a comparison with analyst models, the net loss per share figures for all periods described above have been presented on a pro forma basis as ...

### 13/3,K/55 Links

Dialog Global Reporter

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#### **11623792 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Tradetrek.com Announces Investment Opinion; Tradetrek.com Provides Today's List of Mid-Term Market Outperformers According to Artificial-Intelligence-based Fundamental Valuation Model**

BUSINESS WIRE

June 22, 2000

**Journal Code: WBWE Language: English Record Type: FULLTEXT**

**Word Count: 631**

...year outlook, and produces a fair market 6-month price target together with an expected earnings growth rate. The model also compares the stock's expected performance - in terms of both risk and return potential - in the next six months with that...

### 13/3,K/56 Links

Dialog Global Reporter

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#### **11436393 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Tradetrek.com Announces Investment Opinion; Tradetrek.com Announces Plan to Regularly Publish a List of Mid-Term Market Outperformers According to Artificial-Intelligence-based Fundamental Valuation Model**

BUSINESS WIRE

June 09, 2000

**Journal Code: WBWE Language: English Record Type: FULLTEXT**

**Word Count: 625**

...Then our model produces a fair market 6-month price target together with an expected earnings growth rate. The model also compares the stock's expected performance - in terms of both risk and return potential - in the next six months with that...

### 13/3,K/57 Links

Dialog Global Reporter

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#### **10700908 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**VIGNETTE CORPORATION ANNOUNCES RECORD Q1 RESULTS**

ASIA PULSE

April 24, 2000

**Journal Code: WAPL Language: English Record Type: FULLTEXT**

**Word Count: 1340**

...for the same period in 1999.

In an effort to provide a comparison with analyst **models**, the net loss per **share** figures for the prior year have been presented on a pro forma basis, as if...

### 13/3,K/58 Links

Dialog Global Reporter

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**10654879 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**(CNW) Vignette Corporation Announces Record First Quarter Results**

CANADA NEWswire

April 19, 2000

**Journal Code: WCNW Language: English Record Type: FULLTEXT**

**Word Count: 1358**

...for the same period in 1999.

In an effort to provide a comparison with analyst **models**, the net loss per **share** figures for the prior year have been presented on a pro forma basis, as if...

### 13/3,K/59 Links

Dialog Global Reporter

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**10654810 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Vignette Corporation Announces Record First Quarter Results**

PR NEWswire

April 19, 2000

**Journal Code: WPRW Language: English Record Type: FULLTEXT**

**Word Count: 1286**

In an effort to provide a comparison with analyst **models**, the net loss per **share** figures for the prior year have been presented on a pro forma basis, as if...

### 13/3,K/60 Links

Dialog Global Reporter

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**10430922 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Salon.com Reports Preliminary Fiscal 2000 Fourth Quarter Results**

PR NEWswire

April 05, 2000

**Journal Code: WPRW Language: English Record Type: FULLTEXT**

**Word Count: 744**

...selling Salon.com's online properties.

In an effort to provide meaningful comparison with analyst **models**, the net loss per **share** figures above have been presented on a pro forma basis, which excludes non-cash charges...

### 13/3,K/61 Links

Dialog Global Reporter

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**10209829 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**How much will dot-com customers spend?; Premier executive**

ROBERT SHAW

TIMES

March 23, 2000

**Journal Code: FTMS Language: English Record Type: FULLTEXT**

**Word Count: 1198**

...effect. By exposing these links the investors can make up their own minds about equity value. Valuation models also show the risk profiles of the venture, which makes it easier to distinguish between the needs of different types of investor.

Our...

### 13/3,K/62 Links

Dialog Global Reporter

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**09316259 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**XseeksY.com, The Online Relationship Network, Names Ken James Chief Financial Officer**

BUSINESS WIRE

January 20, 2000

**Journal Code: WBWE Language: English Record Type: FULLTEXT**

**Word Count: 614**

...Financial Officer he will be responsible for overseeing and developing the company's business plan, profit and loss models, fund raising needs and plans, and strategic partnerships.

"I initially joined XseeksY.com as an investor..."

### 13/3,K/63 Links

Dialog Global Reporter

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**09313480 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Investment Banks - Friend or foe?**

David Fanning investigates whether the involvement of investment banks in reinsurance is good or bad news for reinsurers.

REINSURANCE , p 8

January 27, 2000

**Journal Code: WRIM Language: English Record Type: FULLTEXT**

**Word Count: 3076**

...Gerling Global Re, the notes have a unique structure under which coverage is based on modelled losses on a notional portfolio, structured by Gerling to match its underlying exposures in Japan.

- The ...to uncertainties surrounding the data quality of the underlying exposures or the accuracies of the model's damage and

loss calculations."

### 13/3,K/64 Links

Dialog Global Reporter

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**09309466 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**S&P Lowers American Medical & Life Ins. Rtg to 'BBpi'**

BUSINESS WIRE

January 19, 2000

**Journal Code: WBWE Language: English Record Type: FULLTEXT**

**Word Count: 412**

...liquidity are extremely strong, as measured by Standard and Poor's capital adequacy and liquidity models. However, an operating loss and realized investment losses caused capital to fall by 17% in 1998.

'Pi' ratings, denoted with a 'pi' subscript...

### 13/3,K/65 Links

Dialog Global Reporter

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**09295873 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**(CNW) Vignette Corporation Announces Record Fourth Quarter Results**

CANADA NEWswire

January 25, 2000

**Journal Code: WCNW Language: English Record Type: FULLTEXT**

**Word Count: 1781**

...for the same period in 1998.

In an effort to provide a comparison with analyst models, the net loss per share figures above have been presented on a pro forma basis, as if all preferred shares...

### 13/3,K/66 Links

Dialog Global Reporter

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**09260567 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Bangalore Summit sets lofty targets**

TIMES OF INDIA

January 25, 2000

**Journal Code: WTIN Language: English Record Type: FULLTEXT**

**Word Count: 408**

...all the agencies. These include a Geographic Information System (GIS) adaptable to any organisation, an efficient revenue model and fund-based accounting. It will also help upgrade and enhance the managerial and administrative capabilities of...

13/3,K/67 Links

Dialog Global Reporter

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08989349 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Amsterdam share prices lower in morning trade, led by technology stocks

AFX EUROPE

January 05, 2000

Journal Code: WAXE Language: English Record Type: FULLTEXT

Word Count: 520

...of 14.0 eur. Yesterday the broker said it added the stock to its European **model portfolio**.

Financials suffered **losses** ahead of the ECB meeting later today, with dealers noting an interest rate rise is...

13/3,K/68 Links

Dialog Global Reporter

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08622559 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Another First for EQECAT in Securitization

BUSINESS WIRE

December 08, 1999

Journal Code: WBWE Language: English Record Type: FULLTEXT

Word Count: 459

...several respects which provide several advantages to Gerling. A notional portfolio was used to determine **modeled losses** for the bond structure and payout determination. The notional portfolio may be updated at six month intervals, holding...

13/3,K/69 Links

Dialog Global Reporter

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08618772 (USE FORMAT 7 OR 9 FOR FULLTEXT)

American Re Closes \$182 Million Issue of Catastrophe-Related Securities; Plans to Develop Similar Securities or Reinsurance for Clients

BUSINESS WIRE

December 08, 1999

Journal Code: WBWE Language: English Record Type: FULLTEXT

Word Count: 1025

...a subsidiary of American Re Corporation, 1/3, 2/3 or 3/3 of their investment if **modeled losses** from actual events between now and 3/31/01 equal or exceed specified amounts, which...  
...April 2001, raised \$50.0 million from investors, who will give up all of their investment if **modeled losses** from the actual events equal or exceed an even larger amount. The final tranche is...

13/3,K/70 Links

Dialog Global Reporter

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**08484619 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Gerling Global Re Completes \$100mm Japanese Earthquake Linked Note**

BUSINESS WIRE

December 01, 1999

**Journal Code: WBWE Language: English Record Type: FULLTEXT**

**Word Count: 726**

...Rule 144A offering.

The notes have a unique structure under which coverage is based on modeled losses on a notional portfolio. The notional portfolio was structured by GKG to match their underlying exposures in Japan and...

### 13/3,K/71 Links

Dialog Global Reporter

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**07651892 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Brown Brothers Harriman & Co. Launches New Private Equity Fund of Funds**

PR NEWSWIRE

October 08, 1999

**Journal Code: WPRW Language: English Record Type: FULLTEXT**

**Word Count: 555**

...investment due diligence, including qualitative assessment of management teams and strategies with a rigorous quantitative modeling of investment return and risk."

Through its activities as general partner of the 1818 Funds (I, II and III) and...

### 13/3,K/72 Links

Dialog Global Reporter

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**07217520 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**RATINGS AGENCY DEVELOPS RESIDENTIAL MORTGAGE DEFAULT MODEL**

SAPA (SOUTH AFRICAN PRESS ASSOCIATION)

September 14, 1999

**Journal Code: WSAP Language: English Record Type: FULLTEXT**

**Word Count: 415**

Fitch IBCA, the international rating agency, said in Johannesburg Tuesday it had developed a new model for evaluating credit loss levels on securities backed by South African residential mortgage loans (RMBS).

The model calculates credit enhancement requirements to...

### 13/3,K/73 Links

Dialog Global Reporter

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**06610262 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Art Technology Group, Inc. Announces Results for the Second Quarter 1999**

**BUSINESS WIRE**

August 09, 1999

**Journal Code: WBWE Language: English Record Type: FULLTEXT**

**Word Count: 2936**

...0.09) per share pro forma.

In an effort to provide a comparison with analyst **models**, the net loss per share figures above have been presented on a pro forma basis, as if all preferred shares...

#### 13/3,K/74 Links

Dialog Global Reporter

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**06579651 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**FOCUS**

SIMON RICHARDSON

AFX EUROPE

August 06, 1999

**Journal Code: WAXE Language: English Record Type: FULLTEXT**

**Word Count: 873**

...Fischer's Stromqvist.

Banque Nationale de Paris analysts said that the considerable overlap in European **models** should mean a loss of market share mainly in the fleet business particularly in Europe.

#### 13/3,K/75 Links

Dialog Global Reporter

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**05207835 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Unigraphics Solutions Announces Record-Breaking First Quarter for Parasolid**

PR NEWSWIRE

May 05, 1999

**Journal Code: WPRW Language: English Record Type: FULLTEXT**

**Word Count: 762**

...taking advantage of the Parasolid Data Pipeline each of these different applications is able to share **models** without any loss of geometric information. For more information please visit Parasolid on the WorldWide Web at [http...](http://)

#### 13/3,K/76 Links

Dialog Global Reporter

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**03329070 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**TECHNICAL REPORT: NON-TRADITIONAL REINSURANCE - Playing with models eases investors'**

fears.

REINSURANCE , p 38

October 31, 1998

**Journal Code:** WRIM **Language:** English **Record Type:** FULLTEXT

**Word Count:** 2822

...are a number of other index options that may be advantageous in certain situations, including:

- modelled losses to the risk portfolio;
- reported/extrapolated industry losses (PCS, GCCI, etc);
- modelled industry losses (RMS CAT index); and,
- physical event parameters.

An important risk assessment element of the index decision process is...

### 13/3,K/77 Links

Dialog Global Reporter

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02594423 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Personal Finance:** When high charges destroy added value - Funds of funds' big selling point is their ability to tap into top-performing funds across all sectors. But returns tend to be below average, thanks to hefty charges

**Compiler:** CERI JONES

INVESTORS CHRONICLE , p 29

August 21, 1998

**Journal Code:** FIC **Language:** English **Record Type:** FULLTEXT

**Word Count:** 1587

...peaked.'

BARRA is an investment consultancy - one of several working in this area - which provides risk analysis services to fund management groups. Its risk management models measure volatility of returns, both absolute and relative to an index benchmark. The risk characteristics of a portfolio can...

### 13/3,K/78 Links

Dialog Global Reporter

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02572877 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Yeltsin surprise makes a mess of picnic plans**

SOUTH CHINA MORNING POST , p 12

August 21, 1998

**Journal Code:** FSCP **Language:** English **Record Type:** FULLTEXT

**Word Count:** 624

...unchanged.

If they do not wish to close down their short positions in Hang Seng Index futures at a loss - look at the chart below to see how the open interest in these has grown in recent months - he ...

13/3,K/79 Links

Dialog Global Reporter

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**02099982 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Regulator tells UBS it must clean up act**

SHEEL KOHLI in London

SOUTH CHINA MORNING POST , p 8

July 03, 1998

**Journal Code: FSCP Language: English Record Type: FULLTEXT**

**Word Count: 328**

...a catalogue of failures which contributed to the losses, ranging from incorrectly structured derivatives pricing **models**, to proprietary losses caused by **equity market volatility** in the last quarter of last year.

About 120 million francs was lost after errors...

13/3,K/80 Links

Dialog Global Reporter

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**01727695 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Intuit Reports Third Quarter Results**

BUSINESS WIRE

May 18, 1998 16:20

**Journal Code: WBWE Language: English Record Type: FULLTEXT**

**Word Count: 1513**

...the new features added were: -- On-screen customized Alerts for news and stock related activity -- **Portfolio** analysis including **risk/return modeling** -- Quick quotes for stocks -- New area on DRIPs -- Bond research and quotes

13/3,K/81 Links

Dialog Global Reporter

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**01434858 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Mego Mortgage Corporation Reports Results For First Six Months of Fiscal 1998**

PR NEWSWIRE

April 20, 1998 18:40

**Journal Code: WPRW Language: English Record Type: FULLTEXT**

**Word Count: 1416**

...it reaches 14% in month 42, where it remains for the remaining life of the **portfolio**. The **loss assumption model**, which is exclusive of voluntary prepayments, anticipates losses commencing in the third month and reaching...  
...annualized rate in the 18th month, where it remains for the remaining life of the **portfolio**. Cumulative **losses** under this new **model** would be approximately 9% of the original **portfolio** balance.

Subject Search: non patent literature; full text #2

Set Items Description  
S1 7003904 S ANNUIT??? OR BOND OR BONDS OR EQUITY()LINKED OR EQUITIES OR (FINANCIAL OR INVESTMENT) ()(VEHICLE OR VEHICLES OR PRODUCT OR PRODUCTS OR INSTRUMENT OR INSTRUMENTS) OR FUND OR FUNDS OR FUTURES OR INDIVIDUAL()RETIREMENT() (ACCOUNT OR ACCOUNTS) OR INVESTMENT OR INVESTMENTS OR PORTFOLIO? ? OR SECURITIES OR SHARE OR SHARES OR STOCK OR STOCKS OR (STOCK OR STOCKS OR BOND OR BONDS OR FINANCIAL OR INTERNATIONAL OR COMMODIT???) OR FUTURES OR MONEY OR SECURIT??? OR EQUITIES OR EQUITY) ()(MARKET OR MARKETS OR TRADE?? OR TRADING OR INVEST? OR EXCHANG?) OR VENTURE OR VENTURES  
S2 807325 S S1(3N)(RISK? ? OR RISKINESS OR VOLATILE OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR DANGER OR DANGERS OR UNPREDICABILIT? OR LIABILITY OR LIABILITIES? OR SAFETY OR PROTECT?? OR SECURITY OR HAZARD OR RESTRAIN?? OR RETENTION OR SAFEGUARD OR GUARD OR EFFICIENCIES OR EFFICIENT OR EXPEDITIOUS OR EXPEDITE OR EFFICIENCIE OR EFFICIENTLY OR EXPEDITIOUSLY OR PERFORMANCE? ? OR TIMESAVING? ? OR OPTIMI?)  
S3 3830 S S2(3N)((MULTIPLE OR LOGISTICAL OR TREE)(N)REGRESSION OR LOGARITHM?? OR (DISCRIMINATE OR STATISTICAL) ()(TECHNIQUE OR PROCEDURE OR ANALYSIS OR REPRESENTATION OR REPRESENTATIONS) OR LOGIC() (STRUCTURE OR STRUCTURES) OR MODEL??? OR MODELLING OR (TRANSACTION OR MULTIPLICATIVE) ()(DATA OR INFORMATION) OR LINEAR() (ALGORITHM OR ALGORITHMS) OR PLOT OR PLOTS OR PLOTT??? OR CHART??? OR EQUATION OR EQUATIONS OR MATHEMATICAL() (EXPRESSION OR EXPRESSIONS) OR CHI() SQUARE OR CHAID OR QUANTITATIVE() ANALYSIS OR DERIVATIVE() VALUATION OR (STOCHASTIC OR STATISTICAL OR RANDOM OR RANDOMI???) OR PROBABILISTIC) (2N) SAMPLING)  
S4 15495 S MEAN()RETURN? ? OR STANDARD()DEVIATION? ?  
S5 203745 S (BENCHMARK?? OR BENCH()MARK?? OR CRITERION OR CRITERIA OR MODEL?? OR MATRIX?? OR MATRICES OR STANDARD OR STANDARDS OR TOUCHSTONE OR TOUCHSTONES OR TOUCH() (STONE OR STONES) OR YARDSTICK OR YARDSTICKS OR YARD() (STICK OR STICKS) OR TEST OR TESTS OR REFERENCE OR REFERENCES OR INDICATOR OR INDICATORS OR INDEX?? OR INDICES OR RULESET OR RULESETS OR RULEBASE OR RULEBases OR RULE OR RULES) (3N) (PROFIT? OR PROCEEDS OR EARNINGS OR GAIN? ? OR INCOME OR YIELD? ? OR RETURN? ? OR ROI OR REVENUE OR LOSS? OR LOSE? ? OR LOSING OR SHORTFALL? ? OR SHORT()FALL? ? OR DEFICIENCY OR DEFICIT? OR SHORTAGE? ? OR RETURN? ? OR VALUE? ?)  
S6 25 S S3(10N)S4  
S7 18 S S6 AND S5  
S8 9 S S7 NOT PY>2003  
S9 9 RD (unique items)  
S10 553756 S S1(2N)(RISK? ? OR RISKINESS OR LOSS?? OR SAFETY OR PROTECT?? OR SECURITY OR SAFEGUARD OR GUARD OR EFFICIENCIES OR EFFICIENT OR EFFICIENCIE OR EFFICIENTLY)  
S11 38 S S10(2N)((MULTIPLE OR LOGISTICAL OR TREE)(N)REGRESSION OR LOGARITHM?? OR (DISCRIMINATE OR STATISTICAL) ()(TECHNIQUE OR PROCEDURE OR ANALYSIS OR REPRESENTATION OR REPRESENTATIONS) OR LOGIC() (STRUCTURE OR STRUCTURES) OR LINEAR() (ALGORITHM OR ALGORITHMS) OR PLOT OR PLOTS OR PLOTT??? OR QUANTITATIVE() ANALYSIS OR DERIVATIVE() VALUATION OR (STOCHASTIC OR STATISTICAL OR RANDOM OR RANDOMI???) OR PROBABILISTIC) (2N) SAMPLING)  
S12 14 S S11 AND S5  
S13 13 S S12 NOT PY>2003  
S14 13 S S13 NOT S9  
S15 13 RD (unique items)  
; show files

[File 15] ABI/Inform(R) 1971-2007/Nov 26  
(c) 2007 ProQuest Info&Learning. All rights reserved.

[File 610] Business Wire 1999-2007/Nov 28  
(c) 2007 Business Wire. All rights reserved.

\*File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.

[File 810] Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire . All rights reserved.

[File 476] **Financial Times Fulltext** 1982-2007/Nov 28  
(c) 2007 Financial Times Ltd. All rights reserved.

[File 613] **PR Newswire** 1999-2007/Nov 28  
(c) 2007 PR Newswire Association Inc. All rights reserved.

*\*File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 813] **PR Newswire** 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc. All rights reserved.

[File 634] **San Jose Mercury** Jun 1985-2007/Nov 27  
(c) 2007 San Jose Mercury News. All rights reserved.

[File 624] **McGraw-Hill Publications** 1985-2007/Nov 26  
(c) 2007 McGraw-Hill Co. Inc. All rights reserved.

*\*File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

=====

9/3,K/1 (Item 1 from file: 15) [Links](#)

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02709368 544910641

**The Role of Singapore REITs in a Downside Risk Asset Allocation Framework**

Sing, Tien F; Ling, Sze C  
Journal of Real Estate Portfolio Management v9n3 pp: 219-235  
Sep-Dec 2003

**ISSN: 1083-5547 Journal Code: JREP**

**Word Count:** 6324

**Text:**

...show the return profile of HPTs in all three sample periods. The SES-All Share Index posted negative returns in Period all and Period 1. In Period 2, Retail HPTs had the highest average...  
...and bond) portfolio in a downside risk framework.

Concept of Downside Risk

The use of standard deviation as measure of risk in the traditional Markowitz's portfolio optimization model is based on the assumption that investors view returns above the mean in the same...

...of return are summarized in Exhibit 15. Bonds and HPTs dominate at lower levels of returns for both models in Period 2. However, the stock holdings increase when higher rates of returns are expected...  
...of the price return was 16.63%;, which is much higher than the 0.78% standard deviation for the income return. Similar attributes were also observed in the full sample period.

9/3,K/2 (Item 2 from file: 15) [Links](#)  
ABI/Inform(R)

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01957959 46571002

**Regulatory solvency prediction in property-liability insurance: Risk-based capital, audit ratios, and cash flow simulation**

Cummins, J David; Grace, Martin F; Phillips, Richard D

Journal of Risk & Insurance v66n3 pp: 417-458

Sep 1999

**ISSN:** 0022-4367 **Journal Code:** JRI

**Word Count:** 12825

**Text:**

...P contains only ten years of loss development history, starting with development year 11 the **model** estimates **loss** payments by fitting an inverse power curve to the first ten years of loss payments...  
...sum payment is made to pay off any reserves that may remain.<sup>17</sup> Once the **model** has estimated the **loss** cash flows for each line of business, the flows from the individual lines are added...

...and severely adverse scenarios assume that the first year dividend rate is 1 and 2 **standard deviations** below the average long-term dividend **yield**, respectively.

The **model** incorporates **bond** default **risk** using the **bond** mortality **loss** tables presented in Altman (1992). The **bond** mortality **loss** rates measure the estimated proportion of...tsale of less risky coverages than nonmutuals (see Lamm-Tennant and Starks, 1993).

9/3,K/3 (Item 3 from file: 15) [Links](#)

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01534993 01-85981

**Where is the market going? Uncertain facts and novel theories**

Cochrane, John H

Economic Perspectives (Federal Reserve Bank of Chicago) v21n6 pp: 3-37

Nov/Dec 1997

**ISSN:** 1048-115X **Journal Code:** ECP

**Word Count:** 16116

**Abstract:**

...economic theories shows that standard models fail to account for the historical equity premium. New **models** that predict high **returns** by fundamentally changing the description of stock market risk are also examined. Investors are warned...

**Text:**

...if standard models that summarize a vast amount of other information shed light on stock **returns**. Standard **models** do not predict anything like the historical equity premium. After a decade of effort, a...

**Reference:**

, "Understanding risk and **return**," Journal of Political Economy,

Vol. 104, April 1996, pp. 298-345.

Campbell, John Y., and...

...1996a, pp. 443-487.

, "Saving behavior and portfolio choice: Which risks matter?," Northwestern University, 1996b.

**Reference:**

Hodrick, Robert, "Dividend yields and expected stock returns:

Alternative procedures for inference and measurement," Review of Financial Studies, Vol...

### 9/3,K/4 (Item 4 from file: 15) Links

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01526227 01-77215

**The role of currency derivatives in internationally diversified portfolios**

Abken, Peter A; Shrikhande, Milind M

Economic Review (Federal Reserve Bank of Atlanta) v82n3 pp: 34-59

Third Quarter 1997

**ISSN:** 0732-1813 **Journal Code:** ECR

**Word Count:** 7805

**Text:**

...weighted sum of their individual standard deviations.<sup>6</sup> An efficient portfolio has the greatest feasible **return** for a given **standard deviation of return**. The later empirical section focuses principally on determining the proportions of international stock or bond portfolios that generate the efficient "frontier," which is a graph of efficient portfolios' **standard deviations** against their **returns**. A particular investor's taste for risk and return would guide the selection of an...by 3 percentage points and paid dividends at the rate of 1 percent of the **index** level, the local **return** would be -2 percentage points. If during the same period, the exchange rate appreciated by...

...where the first term represents weighted covariances of the security **returns** on the **N** **index** portfolios making up the overall **portfolio** (with superscript 1 for local **return**), the second is...

...1980 to 1985, a period that will be discussed in detail below. The average annual **return** and **standard deviation** of a U.S. stock **portfolio** is represented by the dot. The efficient frontier...

...Japan, France, Canada, and Switzerland lies above the U.S. **portfolio**.<sup>9</sup> For the same **standard deviation of return**, the internationally diversified **portfolio** offers a higher **return**. The minimum **standard deviation** efficient **portfolio** has a **return** that is 1 percentage point higher than the **standard deviation** of the U.S. **portfolio** and a **standard deviation of return** that is 2 percentage points lower than the U.S. **portfolio**'s. In short, investors who evaluate **portfolios** based on their expected mean **returns** and **standard deviations** would choose a **portfolio** along the efficient frontier.

### 9/3,K/5 (Item 5 from file: 15) Links

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01079542 97-28936

**Using Eurodollar futures options: Gauging the market's view of interest rate movements**

Abken, Peter A

Economic Review (Federal Reserve Bank of Atlanta) v80n2 pp: 10-30

Mar/Apr 1995

**ISSN:** 0732-1813 **Journal Code:** ECR

**Word Count:** 10505

**Text:**

...underlying price (used generically to mean the price of a financial asset, exchange rate, or **index value**). A critical determinant of an option's value is the expected variability or volatility of...need for Eurodollar futures hedges.

The price of the Eurodollar futures contract is actually an **index value** constructed as 100 minus the add-on yield expressed as a percent. The reason for this arrangement is that a long position (a purchased contract) **gains** as the **index** rises, implying that the add-on yield (LIBOR) falls. The **index** allows the

9/3,K/6 (Item 6 from file: 15) [Links](#)

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01068171 97-17565

**Appraisal methods and regulatory takings: New directions for appraisers, judges, and economists**

Walter, William S

Appraisal Journal v63n3 pp: 331-349

Jul 1995

**ISSN:** 0003-7087 **Journal Code:** APJ

**Word Count:** 9579

**Text:**

...for capital expenditures as "permanent investment" on its balance sheet, leading to development of the **return on investment (ROI)** **criteria**, which General Motors followed in the 1920s only after Holmes's opinion in Pennsylvania Coal...under specified assumptions, whether an investment should be accepted or rejected. Rule-of-thumb **decision rules**, such as **gross income multipliers** or **leverage** or **operating ratios**, are criticized for not producing a clear decision rule ...analysis of risk and return in investment-backed expectations. Statistical measures of risk, such as **standard deviation**, **variance**, **sensitivity analysis**, **statistical inference in investment analysis**, **security line analysis**, **probabilistic modeling**, **utility theory**, **diversification theories**, and **risk aversion concepts** are widely advocated methods of analyzing risk...to the interference with the investment-backed expectations factor, especially **risk analysis** and **investment decision rules**. **Rate-of-return** concepts should be expanded beyond rent control and utility regulation to the broad range of

9/3,K/7 (Item 7 from file: 15) [Links](#)

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00875420 95-24812

**Will the shift to stocks and bonds by households be destabilizing?**

Morgan, Donald P

Economic Review (Federal Reserve Bank of Kansas City) v79n2 pp: 31-44

Second Quarter 1994

**ISSN: 0161-2387 Journal Code: EKC**

**Word Count:** 5100

**Text:**

...of institutional traders has been trending up for 30 years, however, without noticeably increasing the volatility of stock prices (Chart 8). (Chart 8 omitted) The standard deviation of the real growth rate of stock prices every month, measured by the S&P...

9/3,K/8 (Item 8 from file: 15) [Links](#)

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00504733 90-30490

**Stock Market Volatility**

Schwert, G. William

Financial Analysts Journal v46n3 pp: 23-34

May/Jun 1990

**ISSN: 0015-198X Journal Code: FIA**

**Abstract:**

...the New York Stock Exchange, compared with only 6.9% for the 190-point drop. Standard deviation is the most commonly used measure of stock return volatility. Plots of standard deviations of rates of returns have been stable since the mid-1800s in the US; the...

9/3,K/9 (Item 1 from file: 476) [Links](#)

Financial Times Fulltext

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0010563736 ACxxxxxx0138

**EQUITY MARKETS: The old and the new begin to take on a similar hue: WALL STREET: The tech tail is not wagging the stock market dog, says Andrew Hill**

**ANDREW HILL**

The Financial Times , London Edition 1 ED , P 3



budgeting criteria. The EVA criterion is not unique in the sense that it takes the cost of all the types of capital used into account. The NPV (net present value) criterion and PI (profitability index) also take the cost of capital into account; and the IRR (internal rate of return criterion) can only be interpreted in terms of the cost of capital. NPV, PI and IRR...

...of EVA(R) is heavily dependant on the CAPM. In an EMH-world, where assets plot on the **Security Market Line (SML)** or Capital Market Line (CML), and asset prices (market prices) correspond to asset...the business. These include service on the debt and dividends on the stock. . . . By that standard the return to the equity owner should be commensurate with returns on investments in other enterprises having...intrinsic value will not correspond to market price, and reliance on market price as an indicator of true value is not an acceptable professional practice.

Secondly, there is the matter of being able to...methodological inadequacy of the CAPM.

15/3,K/3 (Item 3 from file: 15) [Links](#)

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02578877 325400811

**Operating income, residual income and EVA: Which metric is more value relevant--a comment**

Paulo, Stanley

Journal of Managerial Issues v14n4 pp: 500-506

Winter 2002

**ISSN: 1045-3695 Journal Code: JML**

**Word Count:** 2502

**Text:**

...returns.

EVA in an EMH-World - a Financial Fiction

In an EMH-world, where assets plot on the **Security Market Line (SML)** or Capital Market Line (CML), and asset prices (market prices) correspond to asset...not yet part of reported accounting information have a powerful impact on stock prices and **returns**.

**References**

Chan, L.K.C., N. Megadeath and J. Lakonishok. 1996. "Momentum Strategies." Journal of Finance 51...

...Investors." Journal of Finance 54: 2263-2295.

Paulo, S. and C.H. Gan. 2001. "The Profitability Index and Modified Profitability Index: A Technical Note." Malaysian Accountant August: 346.

15/3,K/4 (Item 4 from file: 15) [Links](#)

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02397181 143433121

**Is EVA fiction?**

Paulo, Stanley  
AFP Exchange v22n4 pp: 52-53  
Jul/Aug 2002  
**ISSN:** 1528-4077 **Journal Code:** JCG  
**Word Count:** 1377  
**Text:**

...asset pricing model to calculate EVA.  
A Financial Fiction  
In an EMH world, where assets plot on the **security**  
**market** line or capital market line, and asset prices (market prices)  
correspond to asset values (intrinsic...Making EVA Work." AFP Exchange  
20:98-103, 2000.  
Leventhal, H. "Vitality of the Comparable Earnings Standard  
for Regulation of Utilities in a Growth Economy." Yale Law Journal, pp.  
988-1018. May...

15/3,K/5 (Item 5 from file: 15) [Links](#)

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02019835 53616474

**A note on intracity geographic diversification of real estate portfolios: Evidence from Hong Kong**  
Brown, Roger J; Li, Ling Hin; Lusht, Kenneth  
Journal of Real Estate Portfolio Management v6n2 pp: 131-140  
Apr-Jun 2000  
**ISSN:** 1083-5547 **Journal Code:** JREP  
**Word Count:** 3105  
**Text:**

...function of value and is not included in the yield calculations. The  
result is a **return** series from which **standard** mean-variance  
statistics are calculated. Quadratic nonlinear programming to produce  
portfolios on the efficient frontier...a single office district or dividing  
purchases equally between all districts. Exhibit 2 shows the **returns**  
(and **standard** deviations) of these benchmark portfolios. They range  
from .038 (.048) for residential class A to...  
...results of residential diversification by district are shown in Exhibit  
3. The results include the **standard** deviation, expected  
**return** and weights for selected portfolios on the efficient  
frontier. Blank areas in Exhibit 3 represent...

15/3,K/6 (Item 6 from file: 15) [Links](#)

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02016191 52682223

**Strategic portfolio analysis: A new approach**  
Sivitanides, Petros S; A, Jon; Torto, Raymond G; Wheaton, William C  
Real Estate Issues v24n4 pp: 23-32

Winter 1999/2000

ISSN: 0146-0595 Journal Code: RET

Word Count: 4719

Text:

...do better by repositioning their portfolios. Figure 1 illustrates this point using two hypothetical existing portfolios and an efficient frontier plotted in risk and return space. The strategic implication of Figure 1 is that an investor...

...literature are usually performed at the national or regional level and use historical averages and standard deviations as return and risk measures, respectively. Within this context, the authors believe that the following features may...

15/3,K/7 (Item 7 from file: 15) Links

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01765637 04-16628

**Riskview: A no-cost facilitator of financial planning**

Copeland, Phyllis V; Harmelink, Philip J; VanDenburgh, William M

CPA Journal v69n1 pp: 67-70

Jan 1999

ISSN: 0732-8435 Journal Code: CPA

Word Count: 2375

Text:

...them against the specified index(es) for the user-selected time period. Comparisons with selected benchmarks include the risk, return, and volatility of the specific securities.

Portfolio Returna This module compares the overall portfolio performance as well as that of each individual security to the selected index(es).

Risk-Return Here Riskview compares the portfolio's risks and returns to an index over the selected time period.

Risk-Analysis. This selection forecasts risk estimates for the portfolio...

...between each pair of stocks in the portfolio and presents the results in a correlation matrix.

Value at Risk This selection calculates the loss potential of the portfolio and of each stock...plot.

The risk-return selection display (Exhibit 2) compares the portfolio's historical risk and returns to the USDOW benchmark for the period of interest. For each equity position, its Alpha and Beta are listed. Alpha is an indicator of a security's returns compared to the benchmark, after adjusting for differences in risk. Thus, the higher the Alpha above one, the more...

...daily returns shows the returns for the portfolio's positions (in percent) compared to the benchmark's returns. Because one dot per day per security is plotted, the central portion of the plot...

...historical return vs. risk plot shows the USDOW, the portfolio as a whole, and each security in the portfolio plotted by risk (a function of the security's Beta) and return. Clicking on the

dot with the...

15/3,K/8 (Item 8 from file: 15) [Links](#)

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01448009 00-98996

**Making the dividend discount model relevant for financial analysts**

Ferguson, Robert

Journal of Investing v6n2 pp: 53-64

Summer 1997

**ISSN: 1068-0896 Journal Code: JINV**

**Word Count: 5859**

**Text:**

...of Year 19 is only 7.8% annually compared with 13.2% annually for book value/share.

The model computes fair values using a fair discount rate, the firm's COC. Thus the stock's total return...

...Value Stock

Exhibit 2 is a spreadsheet just like Exhibit 1 that implements Fairfield's model for a hypothetical value stock. The stock's initial price and book value/share are 25.00 and 50...column when the analyst wants to use the annual risk of abnormal ROE collapse (or return to normal) model. The second two lines provide the rule for the half-life model. The first line...computation. The correct way of computing the total return is by compounding the appreciation and yield.

15/3,K/9 (Item 9 from file: 15) [Links](#)

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01383646 00-34633

**Guten morgen, Senor Wong: Does it still pay to invest internationally?**

Most, Bruce W

Journal of Financial Planning v10n1 pp: 43-50

Feb 1997

**ISSN: 1040-3981 Journal Code: JFN**

**Word Count: 3240**

**Text:**

...0.2 when it's down. The article argues that given the expanded set of stocks, "the global efficient frontier plots above, as well as extends at either end of, the domestic efficient frontier." The September...

...managers constantly beat EAFE." Kolluri notes that if you take Japan out of the EAFE index, the compound annualized return from 1990 through 1995 is 8.43 percent. Not great, but not nearly as bad...top 13 developed countries according to their percentage of global equity. But then Kolluri's model veers toward a value approach by

identifying and buying the seven to eight most undervalued of the 13 countries...

15/3,K/10 (Item 10 from file: 15) Links

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01359322 00-10309

**Beware of 'marketing creep' in new product development**

Blazzard, Norse N; Hasenauer, Judith A

National Underwriter (Life/Health/Financial Services) v101n3 pp: 7, 20

Jan 20, 1997

**ISSN: 0893-8202 Journal Code: NUD**

**Word Count:** 1255

**Text:**

...It does mean that you must undertake further analysis. The second item-who bears the **investment risk**?-is a **quantitative analysis**. However, even here one can **lose sight of the Rule's purpose**. Most life insurance products have an **investment element**. When you begin to "improve..."

15/3,K/11 (Item 11 from file: 15) Links

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00912889 95-62281

**The weighted average cost of capital and sequential marginal costing: A clarification**

Wang, Louie K

Engineering Economist v39n2 pp: 187-192

Winter 1994

**ISSN: 0013-791X Journal Code: EEC**

**Word Count:** 2134

**Text:**

...the WACC is not acceptable because...assets in the form of projects or securities, as plotted on the **security market line**, do not have a WACC as the required rate of return" [14, p. 180...Brigham, E.F. and T.C. Tapley, "Financial Leverage and Use of the Net Present Value Investment Criterion: A Reexamination." **Financial Management**, Vol. 14 (Summer, 1985), pp. 48-52.

15/3,K/12 (Item 12 from file: 15) Links

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00654567 93-03788

**Mixing the Ingredients**

Rosenberg, Sharon Harvey

Institutional Investor v26n13 pp: 131-132

Dec 1992

**ISSN: 0020-3580 Journal Code: IL**

**Word Count: 1334**

**Text:**

...And how do you determine the mix?

Basically, it is established through a model that **plots** the current **risk** premium on **stocks** and bonds, arrived at by calculating an expected return from each of the asset classes...

...to capture the return of equities?

Within the stock area we try to exceed the **return** of the **Standard & Poor's 500** index. We evaluate one stock at a time, avoiding any macroeconomic expectations...

15/3/K/13 (Item 1 from file: 476) [Links](#)

Financial Times Fulltext

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0009029107 B0HENAGACSFT

**Survey - Mastering Finance 1: Capital budgeting: a beta way to do it**

ELROY DIMSON

Financial Times , Survey London Edition 2 ED , P 11

Monday , May 12, 1997

**DOCUMENT TYPE:** Surveys; **NEWSPAPER LANGUAGE:** ENGLISH **RECORD TYPE:** FULLTEXT

Word Count: 1,900

...project, such as building a new power station, we should find the required rate of **return** by **reference** to a similar investment on the stock market. To do this we need to examine...of return for projects with varying levels of beta.

Projects with an expected return that **plots** above this **security market** line should be accepted while those beneath should be rejected.

Subject Search; non patent literature; full text #3

Set	Items	Description
S1	18267311	S ANNUIT??? OR BOND OR BONDS OR EQUITY()LINKED OR EQUITIES OR (FINANCIAL OR INVESTMENT())(VEHICLE OR VEHICLES OR PRODUCT OR PRODUCTS OR INSTRUMENT OR INSTRUMENTS) OR FUND OR FUNDS OR FUTURES OR INDIVIDUAL()RETIREMENT()(ACCOUNT OR ACCOUNTS) OR INVESTMENT OR INVESTMENTS OR PORTFOLIO? ? OR SECURITIES OR SHARE OR SHARES OR STOCK OR STOCKS OR (STOCK OR STOCKS OR BOND OR BONDS OR FINANCIAL OR INTERNATIONAL OR COMMODIT??? OR FUTURES OR MONEY OR SECURIT??? OR EQUITIES OR EQUITY())(MARKET OR MARKETS OR TRADE?? OR TRADING OR INVEST? OR EXCHANG?) OR VENTURE OR VENTURES
S2	1576956	S S1(3N)(RISK? ? OR RISKINESS OR VOLATILE OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR DANGER OR DANGERS OR UNPREDICABILIT? OR LIABILITY OR LIABILITIES? OR SAFETY OR PROTECT??? OR SECURITY OR HAZARD OR RESTRAIN??? OR RETENTION OR SAFEGUARD OR GUARD OR EFFICIENCIES OR EFFICIENT OR EXPEDITIOUS OR EXPEDITE OR EFFICIENCE OR EFFICIENTLY OR EXPEDITIOUSLY OR PERFORMANCE? ? OR TIMESAVING? ? OR OPTIMI?)
S3	11596	S S2(3N)((MULTIPLE OR LOGISTICAL OR TREE)(N)REGRESSION OR LOGARITHM?? OR (DISCRIMINATE OR STATISTICAL())(TECHNIQUE OR PROCEDURE OR ANALYSIS OR REPRESENTATION OR REPRESENTATIONS) OR LOGIC()(STRUCTURE OR STRUCTURES) OR MODEL??? OR MODELLING OR (TRANSACTION OR MULTIPLICATIVE())(DATA OR INFORMATION) OR LINEAR()(ALGORITHM OR ALGORITHMS) OR PLOT OR PLOTS OR PLOTT??? OR CHART??? OR EQUATION OR EQUATIONS OR MATHEMATICAL()(EXPRESSION OR EXPRESSIONS) OR CHI()SQUARE OR CHAID OR QUANTITATIVE()ANALYSIS OR DERIVATIVE()VALUATION OR (STOCHASTIC OR STATISTICAL OR RANDOM OR RANDOMI??? OR PROBABILISTIC)(2N)SAMPLING)
S4	19947	S MEAN()RETURN? ? OR STANDARD()DEVIATION? ?
S5	413245	S (BENCHMARK??? OR BENCH()MARK??? OR CRITERION OR CRITERIA OR MODEL??? OR MATRIX?? OR MATRICES OR STANDARD OR STANDARDS OR TOUCHSTONE OR TOUCHSTONES OR TOUCH()(STONE OR STONES) OR YARDSTICK OR YARDSTICKS OR YARD()(STICK OR STICKS) OR TEST OR TESTS OR REFERENCE OR REFERENCES OR INDICATOR OR INDICATORS OR INDEX?? OR INDICES OR RULESET OR RULESETS OR RULEBASE OR RULEBases OR RULE OR RULES)(3N)(PROFIT? OR PROCEEDS OR EARNINGS OR GAIN? ? OR INCOME OR YIELD? ? OR RETURN? ? OR ROI OR REVENUE OR LOSS? OR LOSE? ? OR LOSING OR SHORTFALL? ? OR SHORT()FALL? ? OR DEFICIENCY OR DEFICIT? OR SHORTAGE? ? OR RETURN? ? OR VALUE? ?)
S6	21	S S3(10N)S4
S7	16	S S6 AND S5
S8	12	S S7 NOT PY>2003
S9	12	RD (unique items)
S10	1039108	S S1(2N)(RISK? ? OR RISKINESS OR LOSS?? OR SAFETY OR PROTECT??? OR SECURITY OR SAFEGUARD OR GUARD OR EFFICIENCIES OR EFFICIENT OR EFFICIENCE OR EFFICIENTLY)
S11	36	S S10(2N)((MULTIPLE OR LOGISTICAL OR TREE)(N)REGRESSION OR LOGARITHM?? OR (DISCRIMINATE OR STATISTICAL())(TECHNIQUE OR PROCEDURE OR ANALYSIS OR REPRESENTATION OR REPRESENTATIONS) OR LOGIC()(STRUCTURE OR STRUCTURES) OR LINEAR()(ALGORITHM OR ALGORITHMS) OR PLOT OR PLOTS OR PLOTT??? OR QUANTITATIVE()ANALYSIS OR DERIVATIVE()VALUATION OR (STOCHASTIC OR STATISTICAL OR RANDOM OR RANDOMI??? OR PROBABILISTIC)(2N)SAMPLING)
S12	0	S S11(2N)(BENCHMARK??? OR BENCH()MARK??? OR CRITERION OR CRITERIA OR MODEL??? OR MATRIX?? OR MATRICES OR STANDARD OR STANDARDS OR TOUCHSTONE OR TOUCHSTONES OR TOUCH()(STONE OR STONES) OR YARDSTICK OR YARDSTICKS OR YARD()(STICK OR STICKS) OR TEST OR TESTS OR REFERENCE OR REFERENCES OR INDICATOR OR INDICATORS OR INDEX?? OR INDICES OR RULESET OR RULESETS OR RULEBASE OR RULEBases OR RULE OR RULES)(3N)(PROFIT? OR PROCEEDS OR EARNINGS OR GAIN? ? OR INCOME OR YIELD? ? OR RETURN? ? OR ROI OR REVENUE OR LOSS? OR LOSE? ? OR LOSING OR SHORTFALL? ? OR SHORT()FALL? ? OR DEFICIENCY OR DEFICIT? OR SHORTAGE? ? OR RETURN? ? OR VALUE? ?)
S13	12	S S11 AND S5
S14	12	S S13 NOT PY>2003
S15	11	S S14 NOT S9
S16	11	RD (unique items)

; show files

[File 9] **Business & Industry(R)** Jul/1994-2007/Nov 20  
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[File 275] **Gale Group Computer DB(TM)** 1983-2007/Nov 21  
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[File 621] **Gale Group New Prod.Annou.(R)** 1985-2007/Nov 20  
(c) 2007 The Gale Group. All rights reserved.

[File 636] **Gale Group Newsletter DB(TM)** 1987-2007/Nov 22  
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[File 16] **Gale Group PROMT(R)** 1990-2007/Nov 23  
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*\*File 16: Because of updating irregularities, the banner and the update (UD=) may vary.*

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[File 148] **Gale Group Trade & Industry DB** 1976-2007/Nov 19  
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*\*File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.*

[File 256] **TecInfoSource** 82-2007/Jan  
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9/3,K/1 (Item 1 from file: 275) [Links](#)

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02054021    Supplier Number: 19264083 (Use Format 7 Or 9 For FULL TEXT )

**The supply chain approach to planning and procurement management. (HP's Colorado Springs Division's reengineering) (Company Operations)**

Kruger, Gregory A.

Hewlett-Packard Journal , v48 , n1 , p28(11)

Feb , 1997

ISSN: 0018-1153

Language: English    Record Type: Fulltext; Abstract

Word Count: 7121    Line Count: 00570

...to Level = (MATHEMATICAL EXPRESSION NOT REPRODUCIBLE IN ASCII)

where (Z<sub>sub.1</sub>-(Alpha)) is the standard normal value

corresponding to a probability a of stocking out. (Z<sub>sub.1</sub>-(Alpha))

((Sigma)<sub>sub.X</sub>...the standard deviation of demand over the lead time plus the review period by a standard normal value, solve for k in the following approximation formula:(2)

(LIFR<sub>sub.goal</sub>) = 1 - ((Sigma)<sub>sub...99</sub>)<sup>sup.4</sup> = 0.96.

Appendix VI: Estimates Weekly Demand Uncertainty from Monthly Data

The standard deviation of demand uncertainty used in the safety stock equation is a measure of the weekly uncertainty of real demand about the plan. Ideally, data...  
...and the order-up-to level using the yield-adjusted average weekly demand and the yield-adjusted standard deviation of weekly demand uncertainty, then subtract the product of the average weekly demand without ...

### 9/3,K/2 (Item 1 from file: 16) [Links](#)

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05721054 **Supplier Number:** 50195666 (USE FORMAT 7 FOR FULLTEXT)

**Fluctuations Without Fear**

Johnson, Brandt

Financial Planning , p 69

July , 1998

**Language:** English **Record Type:** Fulltext

**Document Type:** Magazine/Journal ; Trade

**Word Count:** 1927

...describes his method as quasi-art and quasi-science. Haines relies heavily on a computerized portfolio optimization model which, given inputs of expected returns, standard deviations, correlation coefficients and transaction charges, is designed to produce the best asset allocation. 'It tells...Even after fees, Haines says, his portfolio optimization techniques have historically generated superior risk-adjusted returns, beating the indexes he's chosen as benchmarks, with one notable exception: the Standard & Poor's 500 has...

### 9/3,K/3 (Item 1 from file: 148) [Links](#)

Gale Group Trade & Industry DB

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0020164255 **Supplier Number:** 94198863 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**Effect of technology on international competitiveness and export portfolio diversification.**

Gouvea, Raul; Hranaiova, Jana; Kassieh, Suleiman K.

Global Competitiveness , 10 , 1 , 248(12)

Annual , 2002

ISSN: 1071-0736

**Language:** English

**Record Type:** Fulltext

**Word Count:** 3511 **Line Count:** 00340

...index of countries are highly correlated to the risk/return betas.

Table 2 summarizes expected returns and standard deviations of efficient portfolios for each country as well as the coefficient of variation as...

...with a higher proportion of high-tech products generally suffered less volatility in their export earnings' returns. For instance, standard deviations for countries like U.S, UK, Italy, Germany and

France are the lowest, while...

9/3,K/4 (Item 2 from file: 148) [Links](#)

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16673120 **Supplier Number:** 111115737 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**Practical risk analysis: for portfolio managers and traders.(Portfolio Risk Management)**

Madhavan, Ananth; Yang, Jian

Journal of Portfolio Management, 30 , 1 , 73(13)

Fall , 2003

ISSN: 0095-4918

**Language:** English

**Record Type:** Fulltext

**Word Count:** 6909 **Line Count:** 00586

...applications. We begin with a discussion of the basics of risk analysis, focusing on the **value** of formal **models** over historical estimates of risk. We also compare the various types of risk models and...  
...an art as a science.

#### RISK MODELS

Risk is usually defined as the volatility of **returns** as measured by **standard deviation**. For a portfolio of  $n$  assets with weights  $(\omega_1), \dots, (\omega_n)$ ...  
...with  $N$  assets, we require  $N(N + 1)/2$  inputs to compute the **variance-covariance matrix** of asset **returns**. Even modest numbers of securities create problems. For example, a manager who follows 250 stocks...  
...250-stock portfolio, this implies 501 parameters versus 31,375 parameters if we use actual **returns** directly. Risk **models** solve the curse of dimensionality.

Factor models also provide a convenient framework to capture the...  
...point that risk models reduce dimensionality pertains in the multifactor framework. Given (4), the **variance matrix** of asset **returns** at time  $t$  has the form:

$$(5) (V_{\cdot \cdot \cdot t}) = (\beta) ((\Phi)_{\cdot \cdot \cdot t}) (\beta \cdot \cdot \cdot)$$

...in liquidity, which some argue affects asset **returns**. Others believe momentum is a factor in **returns**. Statistical **models** might capture the influence of such variables, which are difficult to measure. Fundamental **models** rely...  
...return data. Researchers such as Jones (2001) and Connor, Korajczyk, and Linton (2003) show statistical **models** yield more realistic estimates than their predecessors.

On the con side, critics of statistical **models** note...  
...do poorly as pre-specified factors, because they do not capture significant variations in stock **returns**. Intuitively, macroeconomic **indicators** are relatively stable, and stock price behavior is more dynamic than suggested by changes in...  
...series estimation has not received much attention despite its obvious importance. In the cross-sectional **model** framework, factor **returns** are parameters to be estimated, and the loading variables are assigned.

For example, if the...  
...exposures.

(GRAPHIC OMITTED)

In particular, the market factor is more significant in the daily risk **model**. Size and **value** factors play important roles in the long term rather than in the short term, as...from January 1993 through December 2001, we randomly select 100 stocks. We estimate the variance **matrix** using historical **returns** (i.e., the sample variance matrix), using the previous five years of data. We also...  
...limit of 10%. We repeat this process using the estimated variance matrix from the factor **model**.

The realized **risk** of the optimal **portfolio** is measured by the annualized **standard deviation** of the realized returns of the **portfolio** for the next 12 months, rebalanced on the...

...can be gained by juxtaposing the **portfolio**'s return to each individual factor against the **benchmark return**. In this case, the analysis shows that the return, while strongly positive, fell short of the **benchmark return** of 5.8%, a difference of 2.4 percentage points. Exhibit 12 illustrates the breakdown...

...energy) also reduced performance relative to the **index**. Further analysis shows that although the raw **shortfall** relative to the **index** was 2.4%, the risk-adjusted shortfall (( $\alpha$ ).sub.p)) is much lower, only 0...

9/3,K/5 (Item 3 from file: 148) [Links](#)

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12117297 Supplier Number: 59521879 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Should U.S. Investors Invest Overseas?

Simons, Katerina  
New England Economic Review, 29

Nov, 1999

ISSN: 0028-4726

Language: English

Record Type: Fulltext

Word Count: 5204 Line Count: 00508

...mean) return for a given level of risk (variance). An "efficient frontier" describes means and **standard deviations** of **returns** of all possible efficient portfolios. Figure 1 depicts an efficient frontier with expected return plotted...

...the interrelationships among their returns, as measured by their correlations. Thus, historical data on the **returns**, **standard deviations**, and correlations among the assets are an important input into portfolio optimization. Monthly returns...Government/Corporate Bond Index (represented by the Vanguard Total Bond Market Fund). We use monthly **returns** on these **index** funds for the 19-year period from January of 1980 through September of 1998. For the time periods before the return on a fund was available, the **return** on the **index**

itself was used, adjusted for the management expenses of the fund. (3) In addition to the four **indexes**, the monthly **return** on the Vanguard Prime Money Market Fund was used to represent a money market investment. Average annualized monthly **returns** and **standard deviations** for this time period are shown in Table 1. Correlation coefficients among the...

...square root of variance, is the measure of risk that is used in all subsequent **statistical analysis**. Note that the **risk** of the **portfolio** depends not just on the **standard deviations** of the **returns** on assets that constitute it, but also on their **correlations**. The lower the correlation coefficient...

...programming method from Sharpe (1987). In addition to the constraints on **portfolio weights**, the **expected returns**, **standard deviations**, and **correlations** of the assets, the algorithm requires a measure of the investor's...

...**portfolio**  
((micro).sub.p) = the **portfolio's expected return**  
((sigma).sub.p) = the **portfolio's standard deviation of return**

t = the investor's **risk tolerance**.

Risk tolerance, t, represents the marginal rate of substitution efficient frontier that results if we plot the **expected returns** and **standard deviations** of these optimal portfolios that comprise different blends of the five mutual funds. The...

...S. Bond, and U.S. Money Market) are shown in parentheses next to the **expected return** and **standard deviation** of each fund.

The least risky portfolio invests 99 percent of its assets in...for those periods before a fund existed, management expenses need to be subtracted from the **index return** to make it comparable to the fund return. Annual **expense ratios** for the Vanguard Europe...

...both have an annual **expense ratios** of 0.2 percent. Thus, if the Wilshire 5000 **index** had a **return** of 1 percent in a certain month, the **return** would adjusted by subtracting 0.017...

...net **return** of 0.983 percent.

(4.) While the normal distribution is routinely used to **model** asset **returns**, it has been widely recognized for many years that financial markets exhibit significant non-normalities...

Average Annual Returns and Risks of

9/3,K/6 (Item 4 from file: 148) [Links](#)

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12115012 Supplier Number: 59462379 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**REGULATORY SOLVENCY PREDICTION IN PROPERTY-LIABILITY INSURANCE: RISK-BASED CAPITAL, AUDIT RATIOS, AND CASH FLOW SIMULATION.**

Cummins, J. David; Grace, Martin F.; Phillips, Richard D.

Journal of Risk and Insurance , 66 , 3 , 417

Sept , 1999

ISSN: 0022-4367

Language: English

Record Type: Fulltext

Word Count: 18127 Line Count: 01917

...reserves have been understated by the weighted average adverse development factor plus 1 and 2 loss development standard deviations respectively. (15)

The model distinguishes among lines of business that pay nearly all of...

Market Risk

Market risk is the risk that the company's equity portfolio...z is distributed as a standard normal variate. The null hypothesis is rejected for large values of the test statistic z.

J. David Cummins is Harry J. Loman Professor of Insurance and Risk Management...sale of less risky coverages than nonmutuals (see Lamm-Tennant and Starks, 1993).

9/3,K/7 (Item 5 from file: 148) [Links](#)

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08542514 Supplier Number: 18067481 (USE FORMAT 7 OR 9 FOR FULL TEXT )

Market risk premiums and the macroeconomy: Canadian evidence of stock market predictability.

Schmitz, John J.

Quarterly Journal of Business and Economics , v35 , n1 , p87(27)

Wntr , 1996

ISSN: 0747-5535

Language: English

Record Type: Fulltext; Abstract

Word Count: 10661 Line Count: 00862

Author Abstract: ...variables over the 38 year sample period. To test the ex ante predictive power and profitability of the model, a moving window regression analysis is performed. Based on a simple investment rule, the model generates a return that is 356 basis points per annum higher than the return of the Toronto Stock Exchange 300 total return index with only 73 percent of the risk.

9/3,K/8 (Item 6 from file: 148) [Links](#)

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08055289 Supplier Number: 17154137 (USE FORMAT 7 OR 9 FOR FULL TEXT )

Appraisal methods and regulatory takings: new directions for appraisers, judges, and economists.

Walter, William S.

Appraisal Journal , v63 , n3 , p331(19)

July , 1995

ISSN: 0003-7087

Language: English

**Record Type:** Fulltext; Abstract

**Word Count:** 10094 **Line Count:** 00845

...for capital expenditures as "permanent investment" on its balance sheet, leading to development of the **return on investment (ROI)** **criteria**, which General Motors followed in the 1920s only after Holmes's opinion in Pennsylvania Coal...under specified assumptions, whether an investment should be accepted or rejected. Rule-of-thumb **decision rules**, such as gross **income multipliers** or **leverage** or **operating ratios**, are criticized for not producing a clear decision rule ...analysis of risk and return in investment-backed expectations. Statistical measures of risk, such as **standard deviation**, **variance**, **sensitivity analysis**, **statistical inference in investment analysis**, **security line analysis**, **probabilistic modeling**, **utility theory**, **diversification theories**, and **risk aversion concepts** are widely advocated methods of analyzing risk...to the interference with the investment-backed expectations factor, especially **risk analysis** and **investment decision rules**. Rate-of-**return** concepts should be expanded beyond rent control and utility regulation to the broad range of

9/3,K/9 (Item 7 from file: 148) [Links](#)

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06216169 **Supplier Number:** 13813447 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**The information content of prices in derivative security markets.**

Scott, Louis O.

International Monetary Fund Staff Papers, v39, n3, p596(30)

Sept, 1992

ISSN: 0020-8027

**Language:** ENGLISH

**Record Type:** FULLTEXT; ABSTRACT

**Word Count:** 7075 **Line Count:** 00561

...1 + R - D/S), (1)

where  $F$  is the forward price,  $S$  is the spot **index** or the spot **value** of the portfolio,  $R$  is the risk-free interest rate, and  $D$  is the dividend...

...will pay the following cash flow at delivery:

| Mathematical Expression Omitted

In this continuous-time **model**, the **value** of an asset that has a single cash flow is equal to the risk-adjusted...reflect the market's expectations for future volatility.

Option traders and market analysts use mathematical **models** to **value** options, and one of the important parameters in these **models** is **volatility**. The most popular...

...the instantaneous interest rate;  $(T - t)$  is the time to maturity; and  $\sigma$

is the **standard deviation**, or **volatility**, of the **stock price**.<sup>(11)</sup> Option **models** are frequently derived by using **arbitrage methods**, but the **models** rely on **dynamic trading strategies**

...

...easy to use.

The model can be extended to value other types of options. To value stock **index** options, one simply replaces the stock price with the index. When pricing options on indices...

...Most of the bond and interest rate options are futures options; these options are typically **valued** with Black's **model**, even though the model assumes that interest rates are fixed.(14)

The option traders use...

...and Behavior of Implied Volatilities

The common practice of using the Black-Scholes option pricing models to infer **values** of the volatility parameter and then allowing it to vary from one day to the...

9/3,K/10 (Item 8 from file: 148) [Links](#)

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05915685   Supplier Number: 12460459 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**Cost of equity capital redefined.**

Suvas, Arto

Quarterly Journal of Business and Economics , v31 , n2 , p53(19)

Spring , 1992

ISSN: 0747-5535

Language: ENGLISH

Record Type: FULLTEXT

Word Count: 5005   Line Count: 00421

...sup.NS.sub.i] = The nonsystematic (diversifiable) risk of security i;

  [ $\sigma$ ].sub.m]                   = The standard deviation of **return**

on the market portfolio; and

  [ $\beta$ ].sub.i]                   = [ $\sigma$ ].sub.im]/[ $\sigma$ ].sub.m.sup...each portfolio that plots along the efficient frontier in EV (expected return - variance) space also plots along the efficient frontier when portfolio risk is measured in terms of the standard deviation. When lending and borrowing portfolios risk is measured in standard deviation has the advantage of...

9/3,K/11 (Item 9 from file: 148) [Links](#)

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05578297   Supplier Number: 11794924 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**Stock market volatility in OECD countries: recent trends, consequences for the real economy, and proposals for reform.**

Kupiec, Paul

OECD Economic Studies , n17 , p31(32)

Autumn , 1991

ISSN: 0255-0822

Language: ENGLISH

Record Type: FULLTEXT

Word Count: 11897   Line Count: 01038

...become more highly correlated across countries when market volatility is

high.

## I. TRENDS IN STOCK INDEX VOLATILITIES AND RETURN INTERRELATIONSHIPS

#### A. Measurement issues

The most common measure of stock return volatility is a sample standard deviation of returns. When daily data are available, estimates of the sample standard deviation of daily returns calculated by month, or alternatively, calculated over a rolling sample period of fixed size -- a...

### B. Stock returns volatility

Estimates of the average monthly stock-index return volatilities for alternative sample periods are reported for all 15 countries in Table 1. These...but become much more pronounced when volatility is measured at a higher frequency. Chart 2 plots daily estimates of stock returns volatility calculated from daily data for eight countries, using the standard deviation of returns from a 30-trading-day rolling sample. These measures of volatility show definite transitory spikes...

#### D. Stock index return correlations

Table 2 summarises the estimates of the market return correlations for the 15 OECD...whereas for the other markets, return correlations have increased more substantially.

9/3,K/12 (Item 10 from file: 148) [Links](#)

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02790411 Supplier Number: 04229021

A practical view of real estate and modern portfolio theory.

Conroy, Bob; Miles, Mike; Wurtzebach, Charles

Industrial Development, v155, p11(10)

May-June, 1986

May 1986, 1986

Language: ENGLISH

Record Type: CITATION

**Captions:** Major stages in the evolution of modern portfolio theory. (table); Expected **returns** and **standard deviation** for a portfolio of A and B. (table); **Portfolio risk** according to Markowitz. ( chart); Capital asset pricing model. (graph)

\*\*\*\*\*

16/3.K/1 (Item 1 from file: 148) Links

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16673116 Supplier Number: 111115733 (USE FORMAT 7 OR 9 FOR FULL TEXT.)

## Asset allocation in a lower stock-bond correlation environment: how lower correlation would impact investor decisions and welfare (Asset Allocation)

Donfel, Frederick E.

Journal of Portfolio Management 30-1 25(14)

Fall , 2003

ISSN: 0095-4918

Language: English

Record Type: Fulltext

Word Count: 7893 Line Count: 00651

...and the efficient frontier calculated under these normal correlation assumptions. The dimensions are expected risk (standard deviation of return) on the horizontal axis and expected return on the vertical axis.. Any point along the...

...100% stocks. Therefore, it also moves the efficient frontier leftward, the direction that indicates lowered portfolio risk.

Exhibit 5 plots the change in the efficient frontier that obtains when one changes the stock-bond correlation...Beltratti. "Stock Prices and Bond Yields--Can their Comovements be Explained in Terms of Present Value Models?" Journal of Monetary Economics, 30 (1992) .

16/3,K/2 (Item 2 from file: 148) [Links](#)

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16322735 Supplier Number: 108721298 (USE FORMAT 7 OR 9 FOR FULL TEXT )

Comment on "evolution of an essential asset class--absolute return strategies".

Murray, Steve

Journal of Investing , 12 , 3 , 70(3)

Fall , 2003

ISSN: 1068-0896

Language: English

Record Type: Fulltext

Word Count: 1573 Line Count: 00134

...Exhibit.

It is troubling that the equity assets are not expected to outperform a diversified benchmark and that fixed-income is expected to outperform both domestic and international markets.

Note that in the Exhibit, ARS...

...the table of values as well as the accompanying graph that there is no zero-risk portfolio. The lines plotted in the graph converge at a point where excess return is distinctly above zero.

MAXIMUM...

16/3,K/3 (Item 3 from file: 148) [Links](#)

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16033293 Supplier Number: 102907572 (USE FORMAT 7 OR 9 FOR FULL TEXT )

Invest in direct energy.

Chen, Peng; Pinsky, Joseph

Journal of Investing , 12 , 2 , 64(9)

Summer , 2003

ISSN: 1068-0896

**Language:** English

**Record Type:** Fulltext

**Word Count:** 3396 **Line Count:** 00351

...by the producing properties.

Our primary objectives are: 1) to define a viable methodology for modeling the historical returns of a generic direct oil and gas investment in the 48 contiguous United States; 2...series (a portfolio of 50% crude oil and 50% natural gas) based on this theoretical model.

The annual returns of a direct energy investment are derived from two components: income and capital gain (or...lower risk, while stocks and bonds do poorly in these periods. Direct energy exhibits lower return and higher standard deviation in the low inflation environments, while equities and bonds perform significantly above the average...frontier. Exhibit 6 displays the historical base case efficient frontier with low-, medium-, and high-risk portfolios selected. Also plotted on the graph are base case plus direct energy portfolios that have risk or return...2

16/3,K/4 (Item 4 from file: 148) [Links](#)

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11590754 **Supplier Number:** 55937477 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**Riskview: a no-cost facilitator of financial planning.**

Copeland, Phyllis V.; Harmelink, Philip J.; VanDenburgh, William M.

CPA Journal , 69 , 1 , 67(4)

Jan , 1999

ISSN: 0732-8435

**Language:** English

**Record Type:** Fulltext; Abstract

**Word Count:** 2542 **Line Count:** 00219

**Abstract:** ...price and risk-return percentages for securities, and evaluate portfolio risks and returns against an index. The site also allows users to compute price movement correlations and the loss potential of...

16/3,K/5 (Item 5 from file: 148) [Links](#)

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11410568 **Supplier Number:** 56212890 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**Derivation of an intertemporal correlation coefficient model based on cash flow components and probabilistic evaluation of a project's NPV.(net present value)**

Kim, Sang-Hoon; Elsaid, Hussein H.; Kim, David J.

Engineering Economist , 44 , 3 , 276(1)

Fall , 1999

ISSN: 0013-791X

**Language:** English

**Record Type:** Fulltext; Abstract

**Word Count: 4365 Line Count: 00373**

...and  $(r_{sub,pq})$  can be measured as follows:

a. For the estimation of expected values and standard deviations for the random cash flow components  $((X_{sub,1}) - (X_{sub,10}))$ , the method...

...estimate,  $(X_{sub,most})$  = most likely estimate, and  $(X_{sub,opt})$  = optimistic estimate.

The expected values and standard deviations of cash flow components in TABLE 2 were computed using the three estimates in...  
...Mathematical Expression Omitted). (12)

Substituting the normal equations for a and b in EQUATION (10) yields the following regression model for expected value:

$E(Y/X = (x_{sub,i})) = E(Y) + ((\Tau)_{sub,xy}) ((\Sigma)_{sub,y}) / ((\Sigma)_{sub,x})$   
Development Program Evaluation," Operations Research, (Sept.-Oct. 1959), pp. 646-669.

(11) WAGLE, B., "A Statistical Analysis of Risk in Investment Projects," Operational Research Quarterly, vol. 18, (Mar. 1967), pp. 13-33.

BIOGRAPHICAL SKETCHES  
SANG-HOON...

16/3,K/6 (Item 6 from file: 148) Links

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10960755 Supplier Number: 54405692 (USE FORMAT 7 OR 9 FOR FULL TEXT)

On the cross-sectional relation between expected returns, betas, and size.

Grauer, Robert R.

Journal of Finance, 54, 2, 773(1)

April, 1999

ISSN: 0022-1082

Language: English

Record Type: Fulltext; Abstract

Word Count: 7080 Line Count: 00549

Text:

...a linear relation between the expected returns and market betas of securities, that is, securities plot on the security market line (SML). Fifth, market betas are the only measures of risk needed to explain the...

...return-beta trade-off and the special prediction of the Sharpe-Lintner version of the model that the returns on "zero-beta" or "orthogonal" portfolios (portfolios whose returns are uncorrelated with the returns on...

...variance boundary. In contrast to OLS, GLS gives a zero slope only if the mean return on the market index equals that of the global minimum-variance portfolio. This latter result was derived earlier by... weights in the market portfolio, respectively;  $(\Sigma)$  is an  $n \times n$  positive-definite covariance matrix of asset returns;  $((\Theta)_{sub,1})$  and  $((\Theta)_{sub,2})$  are (positive) scalar constants; and  $((\Beta)_{sub,m})$ ...

...market portfolio is 0.75 percent per month. This latter value corresponds to the excess return of the Standard & Poor's 500 Index over Treasury bills during the last half century. Thus, the population...returns, Journal of Finance 47, 427-465.

Fama, Eugene F., and James MacBeth, 1973, Risk, return and equilibrium: Empirical tests, Journal of Political Economy 81, 607-636.

16/3,K/7 (Item 7 from file: 148) [Links](#)

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10563286 **Supplier Number:** 21233034 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Costly search and mutual fund flows.**

Sirri, Erik R.; Tufano, Peter

Journal of Finance , v53 , n5 , p1589(34)

Oct , 1998

ISSN: 0022-1082

**Language:** English

**Record Type:** Fulltext; Abstract

**Word Count:** 11886 **Line Count:** 01061

...data were spot-checked by hand against the Wiesenberger Investment Reports and Morningstar Mutual Fund Values. A series of tests were used to check for coding and data entry errors. Any questionable data points were...adjusted returns. Similarly, funds' relative riskiness was reported in terms of their total risk (the standard deviation of historical returns), rather than by the portfolio beta, which captures the systemic portion of ~~portfolio~~ exposures. For...  
...of performance on fund growth is greater for funds with positive rather than negative market-model excess returns. Other papers that study the nonlinearity in more detail include Carhart (1994), Goetzmann and Peles...

...A in Figure 1 graphs the relationship between historical returns and inflows, the remaining panels plot flows against fund fees and risk. For each objective category and year, funds are ranked into one of 20 equal bins...in each of five performance quintiles. As a measure of risk, we use the historical standard deviation of monthly returns over the past year, which was commonly reported to consumers over this period.

16/3,K/8 (Item 8 from file: 148) [Links](#)

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09290969 **Supplier Number:** 19058089 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Beware of 'marketing creep' in new product development. (and loss of safe harbor status)**

Blazzard, Norse N.; Hasenauer, Judith A.

National Underwriter Life & Health-Financial Services Edition , n3 , p7(2)

Jan 20 , 1997

ISSN: 0893-8202

**Language:** English

**Record Type:** Fulltext; Abstract

**Word Count:** 1292 **Line Count:** 00101

...It does mean that you must undertake further analysis.

The second item--who bears the investment risk?--is a quantitative analysis. However, even here one can lose sight of the Rule's purpose. Most life insurance products have an investment element. When you begin to "improve..."

16/3,K/9 (Item 9 from file: 148) [Links](#)

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08857430 **Supplier Number:** 18556025

**Optimal capital structure, endogenous bankruptcy, and the term structure of credit spreads. (includes appendices)**

Leland, Hayne E.; Toft, Klaus Bjerre

Journal of Finance, v51, n3, p987(33)

July, 1996

ISSN: 0022-1082

**Language:** English

**Record Type:** Fulltext; Abstract

**Word Count:** 11402 **Line Count:** 00911

...of debt maturity. This leads to important differences in the effect of maturity on debt value between their models and ours.

Our bankruptcy condition can be further analyzed by computing the expected appreciation of...

...risk parameter is chosen such that an optimally leveraged firm's equity will have a standard deviation of return of about 30 percent annually, which is consistent with the observed riskiness of equity.

We...the default-free interest rate  $r$ . This is the true or "effective" duration of the risky bond. Figure 5 plots this effective duration against the Macaulay duration, for bonds with different maturities and credit spreads...to use shorter term debt, an important empirical finding of Barclay and Smith (1995a).

The model relates bond values to firm value, asset risk, leverage, bankruptcy costs, tax rates, total payout rate, and the...

16/3,K/10 (Item 10 from file: 148) [Links](#)

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06221958 **Supplier Number:** 13928440 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Mixing the ingredients. (portfolio strategy of Thomas Gunderson, manager of MIMLIC Asset Allocation Fund) (Investing: Portfolio Strategy) (Interview)**

Rosenberg, Sharon Harvey

Institutional Investor, v26, n13, p131(2)

Dec, 1992

**Document Type:** Interview

ISSN: 0020-3580

Language: ENGLISH

Record Type: FULLTEXT; ABSTRACT

Word Count: 1457 Line Count: 00107

...And how do you determine the mix?

Basically, it is established through a model that plots the current risk premium on stocks and bonds, arrived at by calculating an expected return from each of the asset classes...  
...to capture the return of equities?

Within the stock area we try to exceed the return of the Standard & Poor's 500 index. We evaluate one stock at a time, avoiding any macroeconomic expectations...

16/3,K/11 (Item 11 from file: 148) Links

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05567717 Supplier Number: 11283576 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Market barriers to energy-efficiency investments. (analysis of market barriers that affect business investments in energy efficiency and how it affects government conservation and energy strategy)

Sutherland, Ronald J.

Energy Journal, v12, n3, p15(20)

July, 1991

ISSN: 0195-6574

Language: ENGLISH

Record Type: FULLTEXT

Word Count: 9816 Line Count: 00826

...investments in energy efficiency. As an alternative, a textbook investment model is outlined here. This model yields three implications which are relevant to conservation investments. First, the model suggests that random risk...

...this model is to undertake those investments where the expected rate of return and risk plot above the security market line.

The internal rate of return of such investments will exceed the risk-adjusted discount...equities are traded on a market where their unsystematic risk is reduced through diversification. The model yields testable hypotheses about required discount rates on energy-efficiency investments: (a) when such investments are...to invest according to a 7% discount rate must lower their economic welfare.

The welfare loss of appliance standards falls particularly heavily on low income families. First, low income households spend a larger share...

Subject search; non patent literature; full text #4

Set Items Description

S1 803417 S ANNUIT??? OR BOND OR BONDS OR EQUITY()LINKED OR EQUITIES OR (FINANCIAL OR INVESTMENT())(VEHICLE OR VEHICLES OR PRODUCT OR PRODUCTS OR INSTRUMENT OR INSTRUMENTS) OR FUND OR FUNDS OR FUTURES OR INDIVIDUAL()RETIREMENT()(ACCOUNT OR ACCOUNTS) OR INVESTMENT OR INVESTMENTS OR PORTFOLIO? ? OR SECURITIES OR SHARE OR SHARES OR STOCK OR STOCKS OR (STOCK OR STOCKS OR BOND OR BONDS OR FINANCIAL OR INTERNATIONAL OR COMMODIT??? OR FUTURES OR MONEY OR SECURIT??? OR EQUITIES OR EQUITY())(MARKET OR MARKETS OR TRADE?? OR TRADING OR INVEST? OR EXCHANG?) OR VENTURE OR VENTURES

S2 67003 S S1(3N)(RISK? ? OR RISKINESS OR VOLATILE OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR DANGER OR DANGERS OR UNPREDICABILIT? OR LIABILITY OR LIABILITIES? OR SAFETY OR PROTECT??? OR SECURITY OR HAZARD OR RESTRAIN??? OR RETENTION OR SAFEGUARD OR GUARD OR EFFICIENCIES OR EFFICIENT OR EXPEDITIOUS OR EXPEDITE OR EFFICIENCE OR EFFICIENTLY OR EXPEDITIOUSLY OR PERFORMANCE? ? OR TIMESAVING? ? OR OPTIMI?)

S3 465 S S2(3N)((MULTIPLE OR LOGISTICAL OR TREE)(N)REGRESSION OR LOGARITHM?? OR (DISCRIMINATE OR STATISTICAL())(TECHNIQUE OR PROCEDURE OR ANALYSIS OR REPRESENTATION OR REPRESENTATIONS) OR LOGIC()(STRUCTURE OR STRUCTURES) OR MODEL??? OR MODELLING OR (TRANSACTION OR MULTIPLICATIVE())(DATA OR INFORMATION) OR LINEAR()(ALGORITHM OR ALGORITHMS) OR PLOT OR PLOTS OR PLOTT??? OR CHART??? OR EQUATION OR EQUATIONS OR MATHEMATICAL()(EXPRESSION OR EXPRESSIONS) OR CHI()SQUARE OR CHAID OR QUANTITATIVE()ANALYSIS OR DERIVATIVE()VALUATION OR (STOCHASTIC OR STATISTICAL OR RANDOM OR RANDOMI??? OR PROBABILISTIC)(2N)SAMPLING)

S4 838 S MEAN()RETURN? ? OR STANDARD()DEVIATION? ?

S5 29034 S (BENCHMARK??? OR BENCH()MARK??? OR CRITERION OR CRITERIA OR MODEL??? OR MATRIX?? OR MATRICES OR STANDARD OR STANDARDS OR TOUCHSTONE OR TOUCHSTONES OR TOUCH()(STONE OR STONES) OR YARDSTICK OR YARDSTICKS OR YARD()(STICK OR STICKS) OR TEST OR TESTS OR REFERENCE OR REFERENCES OR INDICATOR OR INDICATORS OR INDEX?? OR INDICES OR RULESET OR RULESETS OR RULEBASE OR RULEBASES OR RULE OR RULES)(3N)(PROFIT? OR PROCEEDS OR EARNINGS OR GAIN? ? OR INCOME OR YIELD? ? OR RETURN? ? OR ROI OR REVENUE OR LOSS? OR LOSE? ? OR LOSING OR SHORTFALL? ? OR SHORT()FALL? ? OR DEFICIENCY OR DEFICIT? OR SHORTAGE? ? OR RETURN? ? OR VALUE? ?)

S6 13 S S3(S)S4

S7 7 S S6 AND S5

S8 6 S S7 NOT PY>2003

S9 6 RD (unique items)

S10 36757 S S1(2N)(RISK? ? OR RISKINESS OR LOSS?? OR SAFETY OR PROTECT??? OR SECURITY OR SAFEGUARD OR GUARD OR EFFICIENCIES OR EFFICIENT OR EFFICIENCE OR EFFICIENTLY)

S11 2 S S10(2N)((MULTIPLE OR LOGISTICAL OR TREE)(N)REGRESSION OR LOGARITHM?? OR (DISCRIMINATE OR STATISTICAL())(TECHNIQUE OR PROCEDURE OR ANALYSIS OR REPRESENTATION OR REPRESENTATIONS) OR LOGIC()(STRUCTURE OR STRUCTURES) OR LINEAR()(ALGORITHM OR ALGORITHMS) OR PLOT OR PLOTS OR PLOTT??? OR QUANTITATIVE()ANALYSIS OR DERIVATIVE()VALUATION OR (STOCHASTIC OR STATISTICAL OR RANDOM OR RANDOMI??? OR PROBABILISTIC)(2N)SAMPLING)

S12 0 S S11(2N)(BENCHMARK??? OR BENCH()MARK??? OR CRITERION OR CRITERIA OR MODEL??? OR MATRIX?? OR MATRICES OR STANDARD OR STANDARDS OR TOUCHSTONE OR TOUCHSTONES OR TOUCH()(STONE OR STONES) OR YARDSTICK OR YARDSTICKS OR YARD()(STICK OR STICKS) OR TEST OR TESTS OR REFERENCE OR REFERENCES OR INDICATOR OR INDICATORS OR INDEX?? OR INDICES OR RULESET OR RULESETS OR RULEBASE OR RULEBASES OR RULE OR RULES)(3N)(PROFIT? OR PROCEEDS OR EARNINGS OR GAIN? ? OR INCOME OR YIELD? ? OR RETURN? ? OR ROI OR REVENUE OR LOSS? OR LOSE? ? OR LOSING OR SHORTFALL? ? OR SHORT()FALL? ? OR DEFICIENCY OR DEFICIT? OR SHORTAGE? ? OR RETURN? ? OR VALUE? ?)

S13 0 S S11 AND S5

S14 2 S S11 NOT PY>2003

S15 2 RD (unique items)

S16 2 S S15 NOT S9

; show files

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[File 626] **Bond Buyer Full Text** 1981-2007/Nov 28  
(c) 2007 Bond Buyer. All rights reserved.

[File 267] **Finance & Banking Newsletters** 2007/Nov 16  
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9/3,K/1 (Item 1 from file: 268) [Links](#)

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**00325645 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Using Loan Portfolio Management to Increase Profitability, Assess Risk**

Hyndman, Carl

American Banker , p 4A:1 , Dec 15, 1997 **Document Type:** Newspaper Article **Article Type:** News **Language:**

**English Record Type:** Abstract

**Abstract:**

...authors launched an assault on conventional investment thinking. The paradigm they constructed focused on expected **value** (the "return") and **standard deviation** or statistical variance (the "risk").

They plotted risk and return along two axes and graphically...

...based consulting firm, KMV, was one of the first firms to attempt to quantify loan **risk** by using **portfolio** theory. KMV's model measures an expected default frequency, or EDF, which can be calculated for most publicly traded...

9/3,K/2 (Item 1 from file: 267) [Links](#)

Finance & Banking Newsletters

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04579097

**InvestorForce Gives Away Analytical Services**

Danielle Randall

Investment Management Weekly

May 21,2001 **Document Type:** NEWSLETTER

**Publisher:** SECURITIES DATA PUBLISHING

**Language:** ENGLISH **Word Count:** 407 **Record Type:** FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

**Text:**

...comparison allows users to assess money management data across multiple investment categories. The Zephyr Associates **risk**-evaluation function provides investment style analytics, including

charts for style history, risk return, asset allocation, manager performance, annualized excess **return/standard deviation**, upside and downside market capture and peer comparison. The analytic reports include statistics on correlation...

9/3,K/3 (Item 2 from file: 267) [Links](#)

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04572122

**The Fourth Annual Pension Fund Consultants' Circle**

Kathleen Willcox  
Investment Management Weekly  
October 23,2000 **Document Type: NEWSLETTER**  
**Publisher: SECURITIES DATA PUBLISHING**  
**Language: ENGLISH Word Count: 647 Record Type: FULLTEXT**  
(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

**Text:**

...Factor Model of analysis is superior.

Most managers are judged with performance monitoring statistics (total return, **standard deviations of returns**, etc.), comparative analysis (universe ranking, tracking error vs. benchmark, etc.), risk-adjusted analysis (the Sharpe financial distress as measured by the company's Book to Market Ratio (btm)). The model enhances attribution of performance to small-cap stocks it accurately measuring excess returns generated by managers through stock selection, providing an accurate definition...

9/3,K/4 (Item 3 from file: 267) [Links](#)

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04569431

**Feature - Get With The Program:** A heavenly software package not only can streamline your operations, but also improve the quality of your investment advice. Finding the right program, however, can be difficult. Here are some suggestions to simplify your search.

C. Michael Carty & Matthew V. Pierce  
Financial Planning  
August 1,2000 **Document Type: NEWSLETTER**  
**Publisher: SECURITIES DATA PUBLISHING**

**Language: ENGLISH Word Count: 2762 Record Type: FULLTEXT**  
(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

**Text:**

...can graphically illustrate the possible consequences of selecting one retirement program over another.

The expected **returns** and **standard deviations** for the asset classes used to generate the probability schedules graphed in Figures 1 and **standard deviation** of 5.7%, while the moderately risky

portfolio is expected to provide a 2% higher return of 11.3% with a near doubling of the **standard deviation** to 10.4%.

It should be emphasized that although Monte Carlo methods are particularly valuable...

...entire spectrum of risk, from the lowest risk portfolio on the left side of the chart to the most **risky portfolio** on the right.

Note that anywhere along the spectrum of risk, on the horizontal axis...

9/3,K/5 (Item 4 from file: 267) [Links](#)

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04544266

**A New Paradigm For Structuring Portfolios: Planners can reduce the impact of errors in risk and return projections by applying a new method for portfolio selection.**

C. Michael Carty

Financial Planning

January 1,1999 **Document Type:** NEWSLETTER

**Publisher:** SECURITIES DATA PUBLISHING

**Language:** ENGLISH **Word Count:** 3578 **Record Type:** FULLTEXT

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**Text:**

...and an equal-weighted portfolio of all eight assets.

Figure 2 displays the mean and **standard deviation** of the total monthly return premiums (in U.S. dollars) from January 1978 to December...

...rates' impact.

Figure 3 displays a set of efficient portfolios constructed from the means and **standard deviations** of the eight ...lack of perfect correlation between those assets' return premiums.

Suppose, however, that the means and **standard deviations** of the **return** premiums in Figure 3 were not accurate estimates. This would imply a statistical nature to...They simply rely on an optimizer's "black-box" for the simultaneous estimation of means, **standard deviations** and correlations. This is unfortunate, as well as unnecessary, because estimation methods exist that can...  
...relevant.

Many equities have average returns that deviate significantly from the global mean and large **standard deviations**, which could be significantly reduced by using James-Stein estimators. On the other hand, although...practitioners."

One approach to simplifying the optimization framework with portfolio priors is to use a **benchmark return** for each asset (e.g., the Standard & Poor's 500 for equities, the 30-year...  
...of choice for active equity management. It provides the manager or client with a performance **benchmark**, defines a baseline **return** for each asset class in each period and is residual-return efficient (since a truly **indexed** portfolio's **return** departs very little from its **benchmark**).

Figure 8 illustrates the typical result when comparing the...recommended

procedure for estimating the degree to which a portfolio might be biased is to optimize the portfolio using one risk model and evaluate its risk with another. Although not foolproof, this procedure provides some insight into...

9/3,K/6 (Item 5 from file: 267) [Links](#)

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04535503

**Fluctuations Without Fear: A successful asset allocation strategy is one that clients can live with regardless of what the market is doing.**

By Brandt Johnson

Financial Planning

July 1,1998 **Document Type:** NEWSLETTER

**Publisher:** SECURITIES DATA PUBLISHING

**Language:** ENGLISH      **Word Count:** 1947      **Record Type:** FULLTEXT

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**Text:**

...describes his method as quasi-art and quasi-science. Haines relies heavily on a computerized portfolio optimization model which, given inputs of expected returns, standard deviations, correlation coefficients and transaction charges, is designed to produce the best asset allocation. "It tells...  
...his model are future estimates, based on past experiences. "So, we're hoping that the standard deviations and correlation coefficients have some relationship to reality in the future," he acknowledges.

Once Haines...Even after fees, Haines says, his portfolio optimization techniques have historically generated superior risk-adjusted returns, beating the indexes he's chosen as benchmarks, with one notable exception: the Standard & Poor's 500 has...

++++++

16/3,K/1 (Item 1 from file: 625) [Links](#)

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0134710

**\* Loan Pricing Guru Lights Path for Banks**

American Banker - May 12, 1993 ; Pg. 1 ; Vol. 158 , No. 90

**Word Count:** 1,161

**Byline:**

By WILLIAM GOODWIN

**Text:**

...practices still frequently fail to distinguish among the different degrees of risk in their loan portfolios.

Plotted against risk, loan-rate curves in bank loan portfolios are often disturbingly flat.  
Helping Set Loan Prices...

16/3,K/2 (Item 1 from file: 268) [Links](#)

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00394672 67496892 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Washington Mutual Debuts Web Tool To Predict Performance of Equities Interactive Stock Analyzer, said to be in development for more than 25 years, analyzes equities relative to the S&P 500 Index**

Anonymous

Bank Investment Marketing , p 20 , Feb 1, 2001 Document Type: Periodical; News Language: English Record

Type: Fulltext

Word Count: 633

Abstract:

...says Calvo. Users enter a ticker symbol and are shown a two-dimensional graph that plots the stocks' relative risk level, and analyzes relative performance four to six months in the future. The stocks are...  
...investment needs."

Users enter a ticker symbol and are shown a two-dimensional graph that plots the stocks' relative risk level, and analyzes relative performance four to six months in the future. The stocks are...